

2005 PROCEEDINGS

I Believe

Adelia C. Chung, CLU, ChFC



Adelia C. Chung, CLU, ChFC, President, Honolulu, Hawaii, is a 23-year MDRT member with seven Court of the Table and seven Top of the Table qualifications. A former Top of the Table Advisory Board member, she has twice served as a Divisional Vice President and has been a Chair or member of 22 MDRT committees. A Platinum Knight of the MDRT Foundation, she is a Steward participant and, in 1999, served as MDRT Foundation President. A member of numerous industry organizations, she is a past president of the East Honolulu Association of Insurance and Financial Advisors and past president of the Hawaii Chapter CLU/ChFC. Her civic involvement includes founding the Alana Dung Research Foundation and work with the Ronald McDonald House, YMCA and the Kapiolani Health Foundation.

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What a joy it is for me to be speaking to you. Twelve months ago, I thanked you for the privilege of representing you. I pledged to strive to make MDRT membership even more meaningful. The time has passed quickly. We have worked hard on several fronts, and I believe we've made significant progress in areas that will touch our lives and careers and the lives of those who place their trust in us.

But first, I would like to thank you – each one of you – for being so passionate, so professional, about what you do. MDRT is an incredible organization – we all know that – but it is what it is because of each of you. You're the ones who commit your time and your talents to your clients and to each other. I also want to acknowledge the contributions of the MDRT members who are providing the organization with major commitments of time and effort by serving on committees. Would all the committee volunteers please stand, so we can thank them for their service.

I hardly know where to begin. Miracles happen at MDRT: we just need to believe. I think back to the chance meeting of my esteemed friend and MDRT colleague, Jim Maddux, at the Singapore airport in 1985. This miracle meeting began the journey to this opportunity to represent this organization as your President. Who could have known that it would lead to this moment, on this stage, with you?

I have learned and relearned so many lessons over the past year. I learned we should look ahead with hope and trust, rather than fear; to treasure every moment we have here because they are so precious; to reach out to those around us, opening our hearts, bravely.

Those lessons keep coming to me.

One of my wisest and truest teachers was my daughter, Alana. Many of you will recall her story, and it seems proper to invoke her name and her spirit at this time. She was a person of great courage. Through her eighteen-month struggle with leukemia, her spirit never flickered. She got more out of the life that was offered to her than anyone I have ever known. And she smiled. I carry that smile of hers within me, and it lights my way.

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I Believe (continued)

Alana, who never lived to see her fourth birthday, lived in the moment. She squeezed the love and the joy and the mystery out of every single instant like juice from an orange. Thanks to Alana, I am able to open my heart to whatever life offers, even recognizing that some events I would not have chosen.

Alana gave us a gift. My husband Stephen and I would like to give each of you a gift – a book, *Wailana the Waterbug*. It's about life, and change, and faith. We hope you enjoy it.

As I look at my past year as president, there are so many moments to treasure. It has been fun, and hectic trying to keep up because MDRT is on the move! Internationally, exciting things are happening. I have traveled to 9 countries and have had the pleasure of spending time with thousands of insurance agents.

The members in Ireland and Italy were so warm and welcoming. I was impressed with the excitement of the agents in Malaysia at the APLIC meeting; and I was moved by the opening performance in Taiwan, conducted by MDRT members who flew across Taiwan to be there. They have so much energy!

Our members in Shanghai and Beijing are thrilled to be involved in a new and emerging market, and they share their enthusiasm so enthusiastically!

The MDRT Days in Japan and Korea were so well organized and exciting to attend. And the Critical Illness Conference in Canada was a wonderful learning experience.

And I would like to thank the members in Hong Kong who took time from their business day to escort me to visits where I talked with company officials about joint partnership opportunities.

Last year I mentioned the two new task forces that were looking at the issues of qualifications and governance. I am delighted to say we have made several changes and improvements that will enhance the value of MDRT to all members. We are well down the road to making changes to qualifications that will make MDRT an even more prestigious organization.

Secondly, we have looked at our systems and governance, and are beginning to implement changes that will

enable us to work more smoothly, more effectively, and with much better communications.

We had a first ever initiative for our Court of the Table members. Early this year we held a different kind of MDRT meeting, a practice forum that took place in San Antonio. It was such an overwhelming success. COT members gathered with coaches to learn how to improve both our presentation skills and our bottom-line management practices.

Our families... we should never forget the reasons we do what we do, and what ranks higher than our families? I am proud to announce that MDRT has produced a family time DVD that offers many fun activities to encourage family members to spend time together. Its purpose is to build teamwork and love within the family, and to encourage service to the community. Every day, each of us has the opportunity to make family memories that will be cherished forever. This DVD is intended to help you – and those in your community – set those memories like bricks in the foundation of your children's lives.

Earlier this year, the MDRT Foundation under the leadership of President Allan Hancock spearheaded a joint industry effort to provide assistance to the victims of the devastating earthquake and resulting tsunamis in South Asia and eastern Africa that occurred late last year. Many MDRT members, staff and industry organizations, some of whom are represented here today, generously contributed to the fund. Together, we raised more than \$500,000, all of which will directly support relief efforts. This initiative is an outstanding example of the caring spirit embodied by MDRT members worldwide. We are proud of the MDRT Foundation for its leadership position on this noble, industry-wide humanitarian effort. We are grateful to all who supported it.

MDRT is rich in experience and value for all of us. I was recently reflecting on this past year, and how important MDRT has been in my life, I came across the following and was profoundly affected by this paragraph – I'd like to share it with you.

I Believe

*As long as you have life and breath, believe.
Believe for those who cannot.
Believe even if you have stopped believing.
Believe for the sake of the dead, for love, to keep
your heart beating, believe.
Never give up, never despair.
Let no mystery confound you into the conclusion
that mystery cannot be yours.*

—Mark Helprin

MDRT has taught me to believe.

To believe in life; painful though it might be, it is pure goodness and opportunity.

To believe in ourselves; it is no accident that we were the ones who are chosen to be.

To believe in those we love, even on the days they disappoint us.

To believe in our clients; they have lessons to teach us, including the important lesson of being worthy of our service.

To believe in those who decline our invitation to be clients; the lessons they have to teach us may be even more important. Learn their lessons, and we cannot help but succeed.

To believe in the God who is revealed to our heart, from whose hands we receive untold gifts every day.

So believe – with all your heart, with every ounce of strength you possess – because it is a great blessing to you.

As each one of you is to me.

I thank you.