

## The First Call

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**Marcus T. Henderson Sr., LUTCF**, is a 13-year MDRT member with three Court of the Table qualifications. Currently a member of MDRT's Finance Committee, he has been active within the Round Table's committee system for more than 10 years. Henderson is president and chief executive officer of Henderson Financial Group. He is a past president of the Nashville Association of Insurance and Financial Advisors and will be 2005 president of the National Association of Insurance and Financial Advisors of Tennessee. Henderson's industry affiliations include memberships in the NASD and the Financial Planning Association. He is a fellow of the Life Underwriters Training Council and has been listed in Marquis "Who's Who in Finance and Industry."

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**C**an you believe it? You are actually here, the 2005 meeting of the Million Dollar Round Table, where enthusiasm abounds about our chosen career. Oh, how you have worked, planned and labored to get to this point. So many questions, so many thoughts run rampant in your minds.

How fortunate I am to be able to stand before you and share several "Points of Light" that will help ensure that your first experience of Million Dollar Round Table is one of complete fulfillment.

I, my friends, am a 13-year consecutive member but, more important, I have attended 13 consecutive meetings. "Oh, Marcus", you ask, "Why is it that you continue to come back year after year, again and again? Why is it that you arrive early, stay late and volunteer all the way through?" I do this because it has changed my life as, I am confident, it will surely change yours.

Here, I feel understood. You know it's becoming very difficult to say what it is we do for a living. This was accentuated very uniquely to me the other day when my twin girls, Shfra and Mystique, were asked to come home and interview their father and report back to the class what it is I did for a living. I was truly delighted to spend this wonderful quality time with them. Apparently, I must have spoken too much because when my twins were asked what it was that their father did for a living, they simply replied that our father talks to people until they die. So with that said, I will try my best not to bore you to death.

Earlier, I mentioned that here, at this place of excellence, I felt understood. We all start the same as an Apprentice, just mere beginners and then some decide to commit themselves and begin traveling along a path to become Journeymen – thus beginning a long, never-ending process of self-development until one day our journeys mold us into Craftsmen. Now Craftsmen are really good at what they do, but just have not developed the uniqueness of design to sign their names as true Artists. You see, only the Artist may sign their name to be a work of art.

This glorious profession is an art form and we are but merely the hands that hold the brushes. Now in the development process there are things we must remember:

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First of all, control your thoughts because “The future you see defines the person you will be.” I think that bears saying again, “The future you see defines the person you will be.” So with that said, please allow me to share with you four things to think about while attending THIS, your first Annual Meeting.

Now, I present to you the four things for two reasons – first to let you know how the message will flow and second – in case the message is poor you will know when it is about over.

### 1. SEE THE OPPORTUNITIES

How are you developing at this point of your career? Are you learning from your personal experiences? It is written, that the only way we grow, is from the books we read, the people we meet and the experiences we have. Are you truly experiencing life thus far? MDRT will be an experience like none other.

Here you will have the opportunity not only to share your own personal points of growth but to experience the personal successes of the very “GREAT” in our business. Embrace this unique opportunity. It will only come once a year, here at this pinnacle.

Let me share with you one small window of opportunity this 13-year member experienced on his way to his first annual meeting. I was traveling to Boston on a direct flight from Nashville, Tennessee. The plane was a connector originating in Dallas, Texas. By chance, I sat down next to a well-groomed man who graciously offered the seat next to him. As we shared time over the next hour and fifteen minutes, I realized that we both were attending the MDRT meeting. I became completely excited and went on for about one hour and fourteen minutes. He listened so intently, encouraging and applauding my tremendous year. And of course it was a good year, I had qualified with \$978.00 to spare. The plane landed and my new Round Table friend bid me adio and we both went on our merry way. Well, the story does not end there. A day later as I was getting acclimated to the MDRT badge and ribbon system, I was so impressed by those who wore the blue Court of the Table ribbon and the “Majestic Giants”

that proudly displayed the illustrious white Top of the Table ribbon. As I walked to the Boston Convention center completely glassy eyed from the sight of all these enormous producers, a familiar figure approached, soon, a familiar voice was heard. It was my special friend from the plane, perennial, Top of the Table producer, John Bledsoe of Argyle, TX. Once again, with a warm smile and inviting hand shake, John ushered me in to the experience of MDRT. He stood tall wearing more ribbons that I had seen that day including Court of the Table and Top of the Table. Realizing the opportunity I had lost on the plane, I was speechless. Later, in the lobby of our hotel, we shared additional time. I asked my colleague, “How much in 1<sup>st</sup> year commissions did you do last year?” He said, “Marcus, it is not important. The focus this year is on you.”

Not easily evaded, I pushed the point until finally he stated, “Marcus, I did well over 1 million dollars in first year commissions last year but the important thing is that through this organization, you will one day do as much as well.”

### 2. ATTITUDE

The war in this profession is not out there, it is internal, between our ears. The attitude you have daily will greatly affect your outcome. How do you feel about the past? How do you feel about the present? How do you feel about the future? You see your past affects your present, which will surely affect your future. So those questions must be answered. Become a good gate-keeper of your mind and your attitude.

### 3. ACTIVITY (What we do)

Here, you will learn to do what you can within a reasonable timetable. You have to run so far so fast. The clock is ticking, we earn our living by effectively utilizing our time. While doing so, we must do our best and learn to measure those results. Become proactive and accountable in your professional endeavors thus allowing you to be responsible for the outcome – both good and poor results. It does not matter the outcome- YOU will be in charge. The committees, responsibilities and tasks you learn this week and through your relationship with MDRT will make YOU a better YOU.

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### 4. LIFESTYLE

We are all in search of becoming more than we ever thought possible. This is exhibited by your presence here today. Better fathers, better mothers, better community leaders, better colleagues, in short: better people. The MDRT concept of focusing on “The Whole Person” meaning the Spiritual, Family, Health, Education, Career, Financial and Service areas of life. Thus, allowing you to have balance and clarity to an unsure and sometimes superficial world. You know they say that Eagles do not flock. Well, this picture and MDRT prove that they do flock, at least once a year in June.

Eagles not only flock, but here, they begin to soar. Your direct participation in this meeting will allow YOU to soar all year long. Through your volunteer efforts, both with MDRT and the Million Dollar Round Table Foundation, your lifestyle will be enriched.

Remember – if you live well, you will earn well. There is a direct correlation there.

So, now we understand; it's not “I will believe it when I see it”, but rather “I will see it when I believe it”. On June 20, 1993 at the Hynes Convention Center in Boston, Massachusetts, at my First Annual Meeting, “I saw it and I believed it.” As I sat there experiencing the wonder of MDRT's Main Platform. Something in me changed. The speaker was not only an Industry Great, but a Great man that I personally knew from my community. It was none other than 1983 MDRT Past President, Jack B. Turner of Clarksville, Tennessee. Jack posed the question to everyone in the room, “Are You Laying Bricks or Building Cathedrals?” It was as if he were speaking directly to me. My career up until that point had been one of mediocre success filled with canceled appointments, lost sales, unearned commissions and poor underwriting decisions. He reminded me, and so many others, in that auditorium of the bigger picture, that we so often forget. He challenged us to focus on all of the lives we touch, the needs we fill and the difference we make.

From that day forward, my new MDRT friends, I was no longer in the life insurance business but rather the life insurance business was in me - THANK YOU, JACK!

In the book, “A Message to Garcia”, the author, Elbert Hubbard, writes of a story that developed during the Spanish American War. It seems that President McKinley at the time, needed a message delivered to General Garcia, who was trapped deep within the Cuban foothills. He asked his top aide who among them could deliver this message to General Garcia. His aide, without a blink of an eye, proposed that a Lieutenant Rowan deliver this vital message. Within an hour, Lieutenant Rowan appeared, was given the message, strapped it to his body and was sent off on his mysterious mission. Five days later, Lieutenant Rowan was dropped off on the west side of the foothills. A week went by, no Lt. Rowan. Two weeks went by...still, no Lt. Rowan. Three weeks went by, not a word was heard. Then, on the 25<sup>th</sup> day, Lt. Rowan emerged, having delivered the message to Garcia.

Now, you may ask, “Marcus, what could this possibly have to with the first time orientation?” Well, I'll tell you my friends, at no point did Lt. Rowan ever ask, “Who's going to help me deliver this message?” “How do I find General Garcia?” “Will it be cold in the mountains?” Or, “Where should I sleep?” He simply took the message and delivered it to Garcia. When you leave this meeting, you will be given a message, a message that must be delivered to your clients, to your colleagues and to the public at large. You are the chosen few among our profession and with that comes great responsibility, a duty to do what must be done.

Here today, we have many nationalities of color, race and creed all with their own special traditions and time honored values. I'm not sure how all armies arouse their troops around the world in the morning but in the United States Military, it is the sound of “Reveille”, which has become a time-honored tradition and resonates deeply within the souls of men.

It has been said we all walk in the dark and it is up to us individually to turn on the lights. Well, in this presentation, the darkness signifies sleep and any old military man can tell you that when you hear the sound of “Reveille,” all sleep ends. It is the dawning of a new day, a new way of looking at situations and obstacles.

# 2005 PROCEEDINGS

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Now tell me – can you hear the sound of “Reveille?” If you can, WAKE UP! It was Dr. Martin Luther King, Jr. who proclaimed, “There comes a time when time itself is

ready for a change.” The time has come, the experience is here, receive it and let’s make this change together.

Congratulations and welcome to MDRT!