

Facing Fear

Brian P. Walsh, CLU, ChFC



Brian P. Walsh, CLU, ChFC, is an 11-year MDRT member and a Bronze Knight of the MDRT Foundation. After spending six years as a career agent and sales manager at New England Life and MassMutual, he founded Walsh & Nicholson Financial Group, an independent planning firm that works with business owners and professionals regarding employee benefits, personal investments and insurance planning. His firm was recognized by the *Philadelphia Business Journal* and Wharton Small Business Development Center as one of the region's top 100 fastest growing privately held companies. Recently, his firm was recognized as Small Business of the Year by the Main Line Chamber of Commerce. Walsh is a past president of the Greater Philadelphia Association of Insurance and Financial Advisors and has served on the board of the Greater Philadelphia Society of Financial Service Professionals.

Walsh & Nicholson Financial Group
119 W. Wayne Ave., Wayne, PA 19087
Phone: 610.688.4447
E-mail: bwalsh@wnfg.com

I/R Code: 5000.03

VHS: V0508

Cassette: A0508

DVD: D0508

CD: C0508

In October 1981 I was 17 years old, a senior in high school, and a volunteer fire fighter. On the night of October 24th, my engine responded to a major fire in an apartment building. Shortly after arriving at the scene, I was in a third-floor apartment, making sure the fire hadn't spread over the firewall. Without warning, a rush of dense, heavy smoke and heat forced me to the floor. As I hit the ground, the walls were engulfed with flames.

Blinded by smoke and struggling to breathe, I groped my way along a fire hose toward an exit. I collapsed onto an interior landing, and screamed for help. Then I lost consciousness. The next thing I remember was waking up in an ambulance with the paramedic looking over me saying I had severe burns all over my face and neck. My throat and lungs were scorched. For the next few days I went in and out of consciousness while my parents sat by my side, asking God to help me pull through.

A few months after that fire I had one of my early experiences in public speaking which, by the way, convinced me not to make a career out of it. I was 18 years old and had been asked to address a group of fire-fighters. I was eager to talk to them about what I had experienced, and to show them that the perseverance and dedication that drive someone to become a fireman can carry you through any adversity.

Unfortunately, I didn't have the impact I hoped for. It was so soon after my accident that when the audience saw me, seven people passed out. It wasn't encouraging. The good thing is that with such a lousy reception, all I could do was improve. That talk was one of the first times I really got to see how other people would react to me after my accident— and it confirmed my fears.

Through most of the five weeks I had spent in the hospital, the doctors and nurses would not let me see my face. I knew I was burned, but I carried a lot of youthful optimism. I assumed that with the treatments I was undergoing, and the surgeries I expected over the next couple of years, my face would be put back together almost good as new. But when the bandages were finally removed and the doctor held the mirror to my face, I was devastated.

Facing Fear *(continued)*

I couldn't imagine living the rest of my life with the face that was staring back at me.

If there was ever a moment to give up it was then. It would have been easy to sink into a swamp of self-pity and despair, to assume that all my dreams were burned away and I would never live anything like the life I once envisioned. And few people would have blamed me.

But even in that darkest moment I knew I couldn't let that happen. I have a personal rule that has shaped how I live my life: We all experience good and bad moments; it's how we respond to those moments that reveals our true character.

I was crushed when I realized that I would walk through life with such a prominent and permanent wound. But I had an important choice to make. I could mourn a life I had dreamt about in my head— or I could figure out the best way to live the life I actually had.

In my forties it's a lot easier to handle these scars than it was as a teenager. Back then, I had to wear a therapeutic mask on my face to help it heal. And believe me, if there was anything that could have drawn more attention to my face than the burns that were already there, it was the mask I was wearing to heal them.

There were also a lot of things I couldn't take for granted when I was younger.

For instance, at 17 years old and staring down the barrel of some forty reconstructive surgeries, I couldn't assume that I would end up with a wonderful wife and three kids.

As I got ready to graduate from high school, I couldn't assume that people would always judge me based on the quality of my performance.

I certainly couldn't assume that making new friends and building relationships would be easy. I couldn't even assume that I'd walk out of my house and not scare people or make them pass out.

Yet today, I am happier than I ever could have imagined. I have achieved a level of professional success greater than I thought possible. And thanks to 19 years with my wife, Mary Ann, I am surrounded every day by love. My dreams came true because even in moments of doubt – and

there were plenty – I didn't allow myself to fall victim to negativity or pessimism, and I never let myself be seduced by the false comfort of lowered expectations. I set high standards for myself and I was determined to reach them.

Family was always important to me and I knew that I'd only be happy in the future if I started a family of my own. That, of course, meant starting a relationship with someone. I knew that a woman who would take the time to look past the scars on my face to find out what I was really like would be a pretty special person – or possibly insane. I could live with either.

I had seen Mary Ann a few times and we'd talked and gotten to know each other. Not being able to win her over with my Robert Redford looks, I would have to rely on my charm and wit. The odds were low. But I charged ahead. And we've been together ever since, through almost two decades of marriage and three terrific kids.

My kids have taught me a great lesson in perceptions and acceptance. Like Mary Ann, the kids have only known me the way I look now. This is their reality. When they started school and sports, they came to realize that other kids' dads didn't look like their dad. They asked me why I look different, and it was tough to hear that question. Not because they were asking it of me, but because I knew someone had asked it of them.

I decided to tell them the story. I told them about the fire and showed them pictures of how I looked before. It satisfied their curiosity, and they didn't really bring it up again. It was a good lesson for me. To my kids, I was still me – the dad they've always known. They judged me on the kind of person I was, the kind of parent I was, and how late I let them stay up to watch TV. They didn't judge how I looked. I was a bit of a handicap for them, but they took it all in stride – far more easily than a lot of adults do when they have to confront an uncomfortable reality.

A lot of businesspeople could learn something about dealing with stress by watching their kids. For kids, life is mainly about experience – doing something fun and interesting every day. The focus on winning and losing, the fear of rejection or failure set in as they get older and become more influenced by the adult world.

Facing Fear *(continued)*

I had a lot to be fearful of when I set out on my career path. By all accounts I would become intimately familiar with both rejection and failure and sometimes for reasons I couldn't even control. As I thought about what I wanted to do for a living, the part of my nature that always wants to help people— the part that led me to become a volunteer firefighter— kept tugging at me. My own experience with tragedy taught me how important it was to have someone or something to rely on to get through tough times. I was drawn to the insurance and financial services industry as a way to help people build something they could always rely on.

It would have been easier for me to do work that didn't involve a lot of face-to-face interaction. And plenty of people, even some in my own family, told me I'd be better off with a career in which success didn't depend so much on personal opinions and appearances. They didn't think I would be a failure, but they loved me and didn't want to see me get hurt by people not as kind, considerate, or compassionate as they were. My family was afraid of the toll this career would take on my emotions and my self-esteem.

So why didn't I listen to them?

Part of it was obstinacy. I was determined to prove nay-sayers wrong. I think a part of our human nature, something we all share, is the desire to show that we can overcome the odds to accomplish great goals.

And part of it was tenacity. Knowing I had a lot to offer people and a lot to prove to myself, I wasn't about to give up on a goal simply because it would be hard to achieve.

When I started looking for work, people were skeptical that I could bring in the business because I didn't look like your typical salesman. But one day I found myself in a local insurance office in front of a person who turned out to be a volunteer fireman. Many people looked at me with a bit of fear and a lot of caution, but this guy looked at me with a measure of respect. He could understand better than most the struggle I endured to wind up in his office that day. He figured I might have some of the qualities that come in handy in the insurance business— a whole lot of determination and a strong desire to overcome the

roadblocks to success. So he hired me, and he launched me on the path that brought me here today.

I've been in this business for 19 years and face the same professional challenges that you face. We know how tough it is to make that first call to a potential client, how difficult it is to meet someone for the first time and wonder whether the client will see value in us and our services. The fear of rejection and failure sometimes makes us think, "Why bother?" It can lead us down the path of rationalization and excuse-making. It convinces us to settle for something less than what we really want to achieve. And worst of all, we eventually find a way to be OK with accepting less. We find that it's a lot more comfortable to lower our expectations than be burned by rejection.

Believe me, I know how hard the daily grind in this industry can be— not just the number-crunching and the market turmoil and the phone calls from concerned clients, but the basic fear and doubt that encroach on your psyche and stand in the way of success. The voice in our heads that sometimes urges us to do nothing rather than risk getting our ego bruised.

We all face these challenges every day. And I encounter doubts and questions because of the way I look that most people never experience. But I learned early on that the only way we can be successful in life— the only way to achieve our goals— is to not settle for less... to not let the fear of "no" prevent us from trying to get a "yes"... to not allow our lives to be dictated by fear, but instead make sure every decision we make is rooted in confidence.

Remember, we can't control what other people think of us. We can't anticipate when someone's bad day is going to make them angry at the next person who walks through the door. We still need to walk through the door. We will never hear a "yes" if we don't take the risk of hearing a "no." All we can do is make a quality presentation that meets our client's goals and objectives. And we've got to have the confidence to keep walking through the door and making the presentation until we've reached our goal — the great goal, the high bar we set for ourselves, not the lower expectations we agree to settle for in moments of doubt. Settling for less, compro-

Facing Fear

missing our goals – that’s not the path to success. The only way to experience genuine success and satisfaction is to persevere through all the adversity, to set our goals and refuse to back away from them.

This career is incredibly fulfilling. We help people live out their dreams. The financial security of our clients is our charge to keep. We ensure that people who run into tough times will have the resources to overcome them rather than lose everything they’ve spent a lifetime building. We help parents send kids to college and workers live out their retirement in the comfort they deserve. We work with people while they’re young to plan for the needs that come with getting older. We see people through every stage of life and at every stage we

are there to make their lives better, more rewarding, and more enjoyable.

I don’t help people by heading into burning buildings anymore. But like all of you I do have a profound impact on the quality of people’s lives. I try to remember that at every client meeting... during every late hour at the office. And it gets me through tough moments, those first face-to-face meetings when I catch a look of surprise, or even fear, from a new person I meet.

For all those times when it would be easier to turn away and protect your feelings, to settle for something less than you set out to achieve, I know that the only way you have a chance to reach new heights of success in business and in life is to face your fear, and charge ahead.