

How & Why I Became a Family Legacy Planning Specialist™

My professional career is now coming full circle. An irony, in one sense. Coming back to strong, trusting relationships and using my empathetic skills a teacher is quite the opposite of what I thought would happen when I left the world of teaching English and coaching football around twenty-five years ago. That is where my circle started.

I left the world of education for two reasons: 1) I had reached my career glass ceiling. While I started earning a doctoral degree in English, I had to give that up because in the later '70s that would only leave my family in the nomadic life of an assistant professorship with little likelihood of tenure in those times. 2) The classroom teacher was being redefined as "staff," those who are ordinary, average, and easily interchangeable. I had always been proud of being a member of the FACULTY, those with esteem and high standing for their expertise and caring.

Because of my career glass ceiling and because of the "defining down" of my position in educating our most prized cultural possession, young and curious minds seeking absolute truth without hidden agendas by others, I was left with four choices: 1) become an administrator; 2) become a guidance counselor; 3) stay, become bitterly frustrated, and bitch a lot; 4) leave. I left to discover more about myself in the "real world" of selling. Sometimes since, when my selling business had more risks than rewards, I contemplated how, if I had known what I did not know when I left education, I would have stayed and bitched . . . I jest.

Because of the negative changes in education, I am glad that I left; however, as a consequence of my leaving, I discovered I was not as professionally fulfilled as I wanted because my "real world of business" training deflected me away from my love: building strong trusting relationships and using my empathetic skills. Instead, my early *in medias res* business training (I have never taken a formal, sit-down college course in business), which directed me to focus on the numbers, the weights, measurements, calculations of business, only created a mask, a persona, of who I really am.

While I did try establishing trusting relationships with my clients and using my empathetic skills with them in modest ways, I continued to be taught "sales ideas" at my professional meetings, which dulled many of those very efforts. Why? Sales ideas focused on the transaction, the numbers. Consequently, I was uncomfortable personally and professionally that I was not fully benefiting those I touched in my business relationships, that they were not really knowing the me that was me. Fortunately, I had read the book, *Zen & the Art of Motorcycle Maintenance*. The narrator taught me that KNOWLEDGE has two intellectual weight-bearing beams: ART and SCIENCE.

The science of the wide world of business I learned over time after leaving teaching and coaching: It is weights, measurements, calculations, the technical stuff; it does not matter the specific sector of business or the sector of life for that matter. And, over the years I became very good at a lot of the technical stuff in the worlds of financial and insurance planning.

The art of knowledge is the emotion, the feelings, the hopes, wants, desires, dreams, and, sometimes, nightmares. It turned out I had also already learned the art from my teaching and coaching days. However, if the art in my life of business were compared to a flower, mine was withering and waning for lack of an adequate wellspring of deep-rooted client relationships.

My scientific training for performing and succeeding in the business world had painted my personal and professional world the gray, dull of Dorothy's Kansas. I am pleased to report, however, that I now reside the technical-color, balanced world of ART & SCIENCE. My KNOWLEDGE is both empathetic and analytic.

I will begin closing my professional career circle in the next article.

Article #2

Beware of reading books. They can really change your life. I know because my life has been and continues to be changed, for the better I must add, because of reading them. Take the book, *The E-Myth* by Michael Gerber. I read it seven or eight years ago. In summary, he says that if you are a generalist in any endeavor, you will die (figuratively, but, if it gets bad enough, I suppose it could be literal). This information made me realize that I was conducting my financial planning business as a generalist and that, while I might not die (figuratively), I would certainly have my career growth and satisfaction stunted. It was also about this same time that I was realizing that I could not know and execute every technical area of financial planning well. That was humbling.

Michael Gerber went on to say that to succeed, one must develop or earn a specialty in any endeavor. So, I started looking around for a specialty in my financial planning world. I could not find one that interested me. I could not figure out why.

In the meantime, about five or six years ago, I was introduced to an expertise for helping people discover what and who were important to them. With this artful expertise in hand, I could help clients better determine and focus their financial goals. In short, I was correcting the imbalance in my professional training from an almost 90/10 split between the science and art to about a 75/25 tilt to the science side. My clients embraced my newly evolving art side. And, I was feeling better personally and professionally.

Then, almost three years ago, I was introduced to The Heritage Institute through a professional friend of mine in Tampa, Florida. A few months later I attended a three-day orientation school of theirs in Boston. Eureka! I had found it . . . my specialty, that is. I knew I must become a Family Legacy Planning Specialist™. That was all I knew then except that I then realized why I had been unsuccessful in finding a financial planning specialty earlier: I had been looking only on the science side. The Heritage Institute opened the door wide open to the art side. Feelings, emotions, hopes, wants, fears, dreams, and nightmares are important to balance the SCIENCE with the ART, which equals KNOWLEDGE. Eureka!

But, who or what was The Heritage Institute, located in Portland, Oregon? It was founded about five years ago by two estate planning attorneys, Rod Zeeb and Perry Cochell, who were classmates in law school in Willamette College, Salem, Oregon. These guys were smart and professionally successful except for this: They came to see that much of their work ended up having negative results for the givers and the receivers of the family wealth.

What was happening was that the recipients of the money not only typically blew it (many bought a new car within nineteen days of their inheritance), they were at times hurt personally because their personalities changed. They changed from vibrancy to lethargy, from outgoing to withdrawn, from poised to posturing. Rod and Perry, like me with technical financial planning, were unhappy with their technical estate planning results. Fortunately for me, they developed a specialty that is a probable solution for people untrained and unprepared to give away earned money or receive it unearned. We call it their pre-inheritance training.

The circle of my professional career is starting to close. I will explain how I have come full circle in final article.

Article #3:

Another powerfully influential book is Clients Forever by Douglas Carter. It taught me two insights: 1) Selling is now entering its seventh generation. The first six, such as barter and consultative selling, are manipulative. This means that the seller has an agenda which, at bottom, supersedes the client's or customer's. Remember the old saying, "Everyone loves to buy, but they don't want to be sold"? Substitute manipulated for sold and you will understand what I mean.

The seventh generation of selling is truly non-manipulative; that is, the "seller" does not have a secret agenda that drives the exchange between them. (Remember, a word inside quotation marks can very well mean its opposite; in this case, the provider of the good or service does not sell, which means there is no manipulation.) What does happen instead? The "buyer" is enrolled and then is content with being herself or himself.

Two most powerful words in the seventh generation are enrollment and being. Enrollment means doing or purchasing something for the client's reasons, not someone else's. Being means being oneself, not wearing a variety of masks or personas. You are who you are.

So, how does one make decisions that he or she wants and not what someone else manipulates them into? By being in charge of the exchange of information, for one. The seventh generation is based on asking a few initial questions by the specialist, the expert, who has a good or service that someone might want. If the specialist sells cars, she or he would start by asking something like this: "If there were one area in a car selection that you could develop or understand that you do not now have, or that you have, but not satisfactorily, what area about car selection would that be?" The client/customer answers.

Next question: "What do you mean by that answer?" This helps the client/customer better define what is wanted. While the specialist can ask several other questions, the next key question to ask the client/customer is, "While buying a car that has what you want might not solve all of your car-buying needs and issues, it will put you almost literally into the driver's seat so you can better enjoy the experience of driving. Now, what is it that you need to

know from me so you can be sure or confident that your next car purchase will be the right one for you?" The client/customer has just been given control of her or his car-buying experience. Questions will continue until the customer/client is satisfied informationally and emotionally. These questions can be applied to a number of cars and their test drives.

The crucial difference is that both the specialist in cars and the customer/client are free to be themselves. They do not have to play phony roles. They truly provide each other with a deep feeling of safety and trust. They will really know each other. The car specialist will have, as Douglas Carter's book says, a client forever.

The understanding and application of enrollment and being are the foundation of my specialty as a Family Legacy Planning Specialist™. Built upon that foundation is my specialty, which involves a complex six-step experience as summarized below:

The Family Legacy Planning Specialist™ helps caring people discover their values and visions along with the people and events that shaped and formed them through a number of recorded conversations. This can take a several weeks.

Then, we distill all that recorded knowledge into a written document, which results in the permanency of that knowledge. Otherwise, it is lost. In short, generations have used the oral tradition, which is fleeting and forgetful, while they want the written tradition so significance can be recorded and rejoiced for centuries. This activity can take several months.

Finally, the distilled knowledge is disseminated to their succeeding generations through a family governance structure, which brings generations together in ways never thought of in the oral tradition, which typically uses only weddings, funerals, and an occasional holiday. This structure provides pre-inheritance training, both financial AND emotional, for those giving and those receiving wealth. Pre-inheritance training is practiced during the life of the first generation AND after for the next generations. As a result, the first generation can learn to give up control, which can be extremely difficult. Why? Because there is usually no trust or understanding of the succeeding generations by the first.

Succeeding generations can truly succeed because they will have enrolled themselves (did what they wanted to for their reasons, not because someone tried to manipulate or buy them into it). If they do not want to enroll, the first generation now knows how to plan their post mortem estate better than they ever did before. Consequently, succeeding family members, those who really want to play and learn, can truly be who they are because they will have discovered, distilled, and disseminated who they are. When asked, "Who are you being?", their answer will confidently be, "Me."

Can you understand now the how and why of my becoming a Financial Legacy Planning Specialist™? Can you tell what value my clients and I get from the experience? Who am I being? I am being me. I have come full circle. I am a Family Legacy Planning Specialist™ because a Family Legacy Planning Specialist™ is me.