

BECOMING
WHAT
YOU
DREAM

BY BARNEY HELLENBRAND



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BELIEVING IS SEEING

I believe that we are all born with the feeling that we are special, having something inside of us that makes us want to do extraordinary things. We want the world to look at us and say that we are really somebody great. Somehow, over time, we let the world suppress those feelings, and we succumb to a life of monotony and ordinariness, settling for less than what we really believe we are worth. Many learn to make excuses to justify and rationalize our situation. Many blame their circumstances, our parents, teachers, bosses, spouses, children, and society as to why they are not who we think we should be and deserve to be. Then, sadly, so many people just give up and settle.

What is living an extraordinary life? It is being free to do exciting things and go to interesting places, having access to what you desire. It is becoming a person that many other people may view as special and is something that most fantasize about, but few actually attain. Turning your dreams into a reality takes discipline, focus, commitment and long-term thinking. Many people decide this is just way too difficult to attempt. What most people fail to realize is that living a life of mediocrity and regret is a much higher price in the long-run than going for your dreams. Pursuing your goals and dreams with all of the opportunities and challenges, resulting in great victories and even daunting defeats, is a life definitely worth choosing, and one that separates someone from the masses of humanity living small, unfulfilled lives. A life of discipline, focus and commitment is the most exciting, fulfilling and gratifying life of all.

Surveys of the elderly reveal that if most of them could do one thing differently in their lives, it would be that they would have taken more risks, tried more things, and have simply gone for it more. This is a regret that people who pursue their dreams with an unrelenting focus never have.

I think of so many of the friends and business associates at HBW who made the decision to step out from the crowds and seek the opportunity to become somebody really special. Many of these people come from backgrounds that would in no way indicate that they would have the chance to lead extraordinary lives. For example, I think of my close friends, Tom and Vickie Paley, who today live a life that would not have

been remotely possible given their adverse circumstances starting out. Tom and Vickie are able to help take care of family and friends financially, support their church and charities that are important to them, while also travelling the world where and when they want, as well as owning homes in three different states and living an unusual life of freedom and success.

Considering Tom was born in south Texas in abject poverty, barely knowing his father, raised by an aunt and grandfather and didn't even speak English until he started kindergarten (Spanish was his first language), it is important to understand how this happened. Tom is smart, has a great attitude and is willing to do whatever it takes to succeed. Tom is a big man, physically and personality wise; he does not accept fear as a reason to give up. He knows that it is extremely difficult to succeed, but he also knows how bad it is to live in poverty and want, so he refuses to let adversity prevent him from achieving his goals. Tom, like so many successful people I know, embraces the challenges of life in order to live life on his terms, free to be, go and do what he wants, when he wants. Tom credits HBW as a vehicle that has helped him accomplish many of these dreams that he has had for his family and for his life. I credit Tom's heart, guts and incredible mind for his success.

Though Tom was born in Texas and is not an immigrant, perhaps though there is a reason why, like Tom, so many immigrants that come to America have big success. They don't expect it to be easy; they just want an opportunity and are willing to do whatever it takes to make something happen. Their life is already so challenging that hard work is normal and not intimidating to them at all.

Ron Dortch from Richmond, Virginia, is another HBW hero and is an extraordinary man. Unlike Tom Paley, Ron is smaller in stature--but like Tom, he is long in heart, guts and brains. In one period of his life, Ron was diagnosed with cancer and given six months to live, while at the same time his wife, Charlene, had just been laid off from her job and was seven months pregnant. Ron, not caring what the doctor's opinion was or how great the present adversity, decided he was going to not just survive but that he would thrive. He has become one of the top builders and producers at HBW, earning a high six figure annual income for many years. He now enjoys tremendous health, has total financial independence, a great family life, travels the world and leads a rich, rewarding and successful life. One of Ron's advantages was that he never expected anything to be easy, loves and embraces his work and is extremely disciplined about how he runs his life. We have many heroes at HBW, and I will talk more about some of the others later.

All this would be less relevant if it were not for the fact that what we do for our clients at HBW is so important and life changing for them as well. There are lots of ways of making money that may not necessarily be in the best interest of other people. You can sell products that are mediocre, or somewhat scammy, just to make a few dollars. At HBW our products and services are among the most world class and unbelievably important to the lives of the clients we serve.

As an example of this, the following story is absolutely true and one of hundreds that we could tell about the differences we have made in the lives of our clients. One of our associates, Sam Johnson, grew up in the projects of Chicago and worked like crazy to make it out and become successful in our industry. He had a friend, a young man in his thirties, still living and working in the projects as a barber. This man had a wife and three children and was making approximately \$50,000 a year. Sam, caring about this family, pursued that barber for two years before he finally convinced him to buy a low-cost term policy from one of our many fine carriers, American General Life. This term policy was for \$500,000 and was one of the lowest cost term policies on the market. The policy was sold and put in force in a recent January and sadly, this young barber, husband and father of three small children, tragically died in a car accident in March of that same year. There is a two year contestability period, so on a policy put in force that recently compared to the death, the insurance company has to do an investigation. After their investigation concluded, in May American General delivered a check to the widow for \$506,000, actually paying her interest on the money during the time of their investigation.

This widow, who did not work and lost her husband and family breadwinner, had been further frightened by family and friends that the insurance company would not pay and had been filled with doubt as a result of her plight. Due to Sam's diligent and persistent efforts this widow and mother's entire world was changed. Sam Johnson understands the importance of what we do for people and for that he is a great man.

Stories like these are repeated constantly in our Company and our industry by people having a dramatic positive influence on the lives of families. Whether it is with low cost, high quality term life insurance products, wealth transfer policies for wealthy and older people, savings and investment vehicles that most average folks have difficulty acquiring, help with debt restructuring, living trusts and the many other important financial products we provide, HBW has what people need. This is not theory or pie-in-the-sky stuff that may or may not make a real difference. We change people's lives in a dramatic positive way; you can rest well, knowing you made a huge difference in some family's life.

Living an exceptional life by making a difference in the lives of others is a constant thrill which is hard to describe. Further, it is said that success is not how high you rise but how far you have come. This is certainly true for me, and as I describe my story I hope that people will understand that what has happened to me and my family can happen to anyone with commitment, discipline, patience and desire. The life that we have been able to lead today is beyond anything I could have ever aspired to or dreamed about. I'm not sure if you can understand what I mean, but if you think about how you would feel given similar circumstances, you will get it.

MY STORY

The best way to tell my story is to describe in simple terms my upbringing. I am one of four children from the same mother but with three different fathers with no child knowing their own father and barely knowing the last. I was born in New York but my family moved to California when I was two. My older sister was six and my younger brother was 6 months. It was shortly after we moved west that my mother divorced my father, her 2nd husband, who died a couple of years later though we rarely saw him after the divorce, and I was too young to remember him anyway.

We lived in a series of apartment buildings, and I can't tell you how many different elementary schools we attended as we were constantly on the move. Being exceedingly shy and reserved as a child, moving was extremely difficult for me as I hated having to always try and make new friends. Fortunately, I was a bookworm and so my world existed in literature, and I was always attracted to great, powerful, heroic figures.

When I was nine, my mother married her last husband (he lasted less than one year) who proceeded to take me, my brother and mother on a wild journey across the U.S. in a Volkswagen beetle with all our possessions...the clothes on our backs! My sister had run away to live with our grandparents by this time. This marriage lasted less than one year, but a couple of months after he left another new baby brother arrived, and within a short time I was alone at age 10 to care for an infant and watch out for a younger brother, as my mother tried to go back to work. At this point, we would have needed a raise to qualify as poor.

Without going through all the gory details of growing up in that situation, you can imagine that these were difficult circumstances. After a few years my mother finally started doing well in sales until the real estate crash of 1974 nearly wiped her out again when I was 19. Finally, my Mother died two years later at age 46, and at age 21 I was basically alone. Although I was in college to play football at that time, I was at least smart enough to complete my degree, but I had no idea what I was going to do with myself.

It was quite a journey, to say the least, to go from that particularly unfortunate set of circumstances to the president of a large, national, financial services organization. There was an event that occurred in about 2003 that starkly illustrated the distance I had travelled. While my wife, Bon-

nie, and I were on a business/pleasure trip in London, we had the privilege of staying in a beautiful suite at the Four Seasons Hotel. One evening during our stay we were invited to dinner at the nearby Dorchester Hotel by the President of one of our insurance carriers. This was not just any dinner. The dinner was prepared for just 6 couples personally by the Head Chef of the Dorchester in his private dining room adjacent to the kitchen, so we could watch him prepare each course. It was a seven course meal with special wine chosen for each course, and the food was exquisite, prepared from the finest ingredients from all around the world. I don't drink, but I certainly was amazed at the entire process and took a sip of a \$300 plus bottle of Krug Champagne because I had to know what kind of grape juice could possibly be worth \$300. I still don't get it, but that's just me.

It was during this dinner party that I was suddenly hit by the distance I had travelled, and I don't mean miles. I had gone from being so poor that all my mother could afford at one point was a loaf of bread and a pound of bologna with us sleeping in a VW bug, to staying at the Four Seasons in London and dining like Royalty. It was nothing short of remarkable and even a little breathtaking. I describe this experience to make a point. You cannot imagine all of the wonderful experiences you will have as a result of your success, and it is more than worth all of the efforts to make it happen.

I want to share two more stories with you about living an extraordinary life which may be beyond your wildest expectations. When I was 12 years old, I read about the Pro Football legend, Raymond Berry, on the back of a box of Wheaties and was inspired by the great man's achievements and wanted to be like him. Having had no father or real male influence, Raymond became a surrogate for me in my mind, and I read everything about him and tried to model myself after him. Growing up, Raymond was by far my most important role model, and when I was forty, I actually had a chance to meet him which amazingly led to a friendship and eventually a bond as strong as family. We have taken vacations together and our families have grown quite close over the years. I cannot describe to you what a thrill it was for me when our daughter, Samantha, asked Raymond to perform her marriage ceremony when she and her now husband, Shane, were married in the fall of 2009.

Interestingly, Samantha's wedding was another absolute highlight of my life. The wedding took place at an unbelievably beautiful resort in Santa Barbara, California, called The Bacara, an amazing property overlooking the Pacific Ocean on one of the most beautiful California afternoons

you can imagine. This wedding was in every way absolutely spectacular, and Samantha was one of the happiest brides you ever saw. Equally as important, Bonnie was one of the happiest, most beautiful mother-of-the-brides ever. We were able to spare almost no expense to give Samantha and Shane the wedding they desired and that Samantha had always dreamed of having. It was one of the proudest moments of my life and was made even more poignant by what happened a few weeks later.

Sam and Shane had gone to Kauai, Hawaii for their honeymoon and when they returned, Bonnie and I went to Kauai and Maui ourselves with some friends. Shortly after we returned, I came home from the office to find Bonnie a little dewy eyed on the couch. When I asked her if she was crying, she replied that she was so happy because she never thought she would have been able to give her baby that kind of wedding. If you have children, just imagine how your spouse saying something like that to you would make you feel. I was over the moon with pride, joy and gratitude that we could do this for the people we love.

I should point out that Bonnie lost both of her parents when she was 27, so it is not like we have ever had the parental backstop that others may enjoy. Our life together has been a miracle, an unbelievable joy and we feel absolutely privileged. We have travelled the world, seen things that we never imagined, formed relationships with amazing people and, equally if not more importantly, have been able to help so many people who have not been as fortunate or blessed as we have been. It is not appropriate to mention many of the things that we have done and continue to do, but here are just some amazing aspects.

My best friend since Junior High School, Dan Ward, is my business partner and still best friend after over 40 years. My hero and mentor, Raymond Berry, is a part owner in our company and a virtual father to me. Samantha, our daughter, is my personal assistant and travels with me frequently, and my sister, Louise Cowen, is our in-house corporate council and confidant. My wife comes and goes as she pleases, free to work when she wants and how she wants in helping our business. Our employees are treated almost like family with love and respect and a great deal of appreciation. It is a literal pleasure to come to work every day and be with these people. The decision to build a business, a company, a corporate work of art has changed the lives of thousands of people all across America, not just our home office employees, but all our associates in the field who see and serve their clients. This does not include all of the underwriters, parameds, investment people, and all the employees of all of the carriers and companies we do business with who are em-

ployed because of the business we all create. I may not be Bill Gates yet, but the life I lead is beyond what my humble beginnings would lead me to have expected.

So, what is the difference between me and most people who don't have these experiences? Very little, in my opinion. Ultimately, I think that I was simply too stubborn to give up and quit on my dreams and perhaps too limited in imagination to figure out anything else to do. Basically, I removed all the options from my life except to succeed or die trying. This was and is a fairly simple game plan. I would add only two other factors: I was driven to be successful yet insecure enough to know that I needed help. Therefore, I was and am obsessed with learning as much as I can about personal development and getting better in every way, so I remain an avid reader of anything I can find in this arena. Next, I am obsessed with trying to surround myself with the absolute smartest and best people possible to help me accomplish our collective goals.

At HBW we want everyone to have a success story to tell. It is up to each person to take advantage of the opportunities presented to them and create the kind of life they truly wish to live.

THE HBW DREAM

What makes HBW so special? I believe it is the people involved and the relationships they develop. I was thinking about HBW NDA, Rex Hoover. Rex and his wife Diana had never been on any company trip for all the years they were working in this industry, since the mid 1980's, until they joined HBW in 1995. In all the years since they have been with us, not only have they never missed an HBW trip, but they been to Hawaii several times, various cruises, unbelievable resorts and even Europe. Rex and Diana have become financially independent while, at the same, taking care of their own family including parents, children, grandchildren, friends, church, etc.

Rex and Diana live in a tiny town of 1,300 people in the Texas panhandle and travel so much that people comment that they are surprised to see them when they are around town. Further, Rex was able to fulfill a childhood dream of owning a ranch with hundreds of head of cattle, which was simply a fantasy prior to HBW.

HBW NDA Joel and Sue Broersma in Michigan are another touching example of the HBW Dream. Joel had been successful in this industry prior to joining HBW, but was frustrated because none of the people that he had recruited were being successful at his prior company. Also, Joel was spending unbelievably long hours earning a living and was frustrated about missing his kids growing up. After he joined HBW, suddenly Joel's people started having unprecedented success, even as Joel was doing better than ever. More important, Sue was in tears at an early HBW meeting telling the room how in addition to how well they were doing financially at HBW, their kids had their Daddy back. Joel was much more available for his children and family. His team was succeeding, his family was happy, and Joel became a key leader at HBW as well as an important person in his community and church. Joel and Sue, as well as their children experience a life today that they possibly couldn't have imagined before, simply because Joel cared so much about his people that he was willing to make a change to help them succeed. His desire to help other people changed his life as well.

HBW EVPs Janell and Bruce Denk are another great example of how lives can be changed. Having been in our industry for over 10 years prior

to joining HBW, Janell and Bruce had been successful in business but felt like they were always on a treadmill. Everything they were earning was being poured back into their business and they had little to show for all their efforts. After they joined HBW, they began to learn solid business principles and marketing ideas that have transformed their business into an even more successful enterprise, but more important, they started to save money, fund their personal retirement plans, make a profit and become vastly more financially independent than ever before. More important to them, as another result of their success, Bruce and Janell have been able to take a much more active role in their church and are able to focus on their spiritual and personal life like never before. Thanks to HBW, they will tell you that every important aspect of their lives is enhanced today and they have been able to travel and lead a most unexpected life as a result of this association. Like Joel and the others mentioned, I think it is their generous, loving, compassionate hearts, as well as their intellectual curiosity, that allows them to be open to learning and growing. I believe this openness is a huge key to their success.

HBW AVP Jodi Graul is another example of an amazing young woman who joined HBW as a brand new recruit in our industry and quickly rose to AVP and a six figure earner. Mentored by Bruce and Janell, Jodi leads an extraordinary life, free to come and go as she pleases and able to make the life choices she desires on her own terms. An immediate super-star in our business, Jodi is one of many examples of brand new people entering our industry through HBW who have literally changed their entire future in a positive demonstrable way.

It is important to note that in almost all of these cases, the most important change for these people is the quality of life which they are able to experience. There is a certain freedom that comes with knowing you are in a position to handle whatever may come your way, both from an emotional standpoint as well as financial. The discipline, focus, dedication, etc, it takes to succeed is also a tremendous training ground for developing the skills to handle the vicissitudes of life, as they are thrust upon all of us from time to time.

It is said that unsuccessful people love money and use people and successful people love people and use money. All of these folks are the latter, using money simply as a tool to lead the life they choose and support the people and causes that are important to them. Lifestyle, freedom, purpose, joy and love are the bi-products of building and creating a life as opposed to just earning a living.

CHANGING YOUR LIFE

Where do you start, when you understand that in order to change the way things are, you have to change the way you are? While we know that the first step to doing something great requires a total commitment, before you can make that commitment I think you should decide if being successful, accomplishing great goals and living a big, exciting life is really for you.

If you have made the decision to do something great, the first thing you will learn is that the effort and sacrifice required will have deep and powerful emotional ramifications. The growth we see in people who lay it on the line and do something significant with their lives is a wonderful thing to behold. Accomplishing tough, challenging goals causes us to grow as people and the ensuing increase in personal confidence is life-changing for most people.

Another important aspect is living a life of financial security. Let me tell you about HBW NDA Jacques Augustin and his wife, Marie. Jacques is a tremendous leader for our company, and he and Marie have been married for many years and have grown children. Some time back Marie had a routine medical procedure that went somewhat wrong and she developed a far more serious health problem causing her to be very sick for quite a while. Jacques was emotionally distraught over his sick wife and was with her night and day, unable to work much for many weeks. Nevertheless, as a result of the HBW system of recruiting and building an organization and the great team they had built, Jacques' income was not in jeopardy, thanks to the production of his high quality hierarchy. Checks kept rolling in, and Marie has regained her health.

The realization of what it means to have a business that works even when you don't or can't is amazing. Knowing you have built something that is real and solid, something that people can cling to and believe in, something that makes a huge difference for our associates and their clients, brings a level of relief and emotional security that is difficult to quantify.

The impact on your children can be remarkable as well. Children of independent business people grow up with a different, and often success minded, mentality. They see their parents as successful and assume that

they can do the same thing, starting out with far more confidence than someone coming from a disadvantaged background. NDA Jorge and Theresa Meza were telling me about how this business has been hugely impactful to their children as well. Jorge and Theresa, like Bonnie and I and many other HBW leaders, bring their children to nearly every event or incentive trip they attend.

Many of our children have traveled all around the world. The HBW life has afforded the Meza's the ability to travel to places such as Hawaii, Australia, Costa Rica, Caribbean and Mexico, to name a few, with us and on their own. Like Jorge and Theresa, although some may disagree, we always felt that the education our kids were getting from travel was more important than the week or so they would miss from school. Raising the expectations for your children is a powerful gift. They see a bigger world than many other children, filled with possibilities, beauty and promise.

We change lives in so many ways, both for full-time associates and some amazing part-time associates. HBW AVP Jonathan Hoag comes to mind when describing the HBW part-time opportunity. Jonathan has earned a six figure income with HBW while maintaining a full time position elsewhere. We have no full-time requirements, and Jonathan has reasons that are important to him for keeping his full-time job; mostly, the need to maintain health insurance for his family as the result of some pre-existing health issues. Nevertheless, Jonathan enjoys top compensation and all the benefits any top producer at HBW receives. Having a great opportunity at HBW is an inclusive opportunity where every person can get what they want out of the business, whether part or full time, as an organizational builder, personal producer or all the above.

There are other part-timers like Len Vining, who earned over \$40,000 in one month at HBW, a full-time income for many Americans. Another great example is Kristin Menz-Yianni, brand new to our industry, who early in her career with us was quickly earning as much part-time with HBW as many people earn in a full-time job. There are examples all across America of people enjoying similar success at HBW.

One of the many notable aspects about HBW is the type of people we generally attract. So many of our associates are extremely, kind, caring generous people, tempered with a mental toughness that is intent upon succeeding yet bright and alert and willing to embrace our culture of learning and growing. A huge advantage in being part of HBW is the opportunity to associate with this type of person. These are the type of people that lift others around them up and influence them to aspire to be

more themselves.

A great example of this is HBW NDA Dan Brandfast who, although a veteran of our industry before joining HBW after 19 years in business, had given up on his dream of building a national organization. Because of world class products for his clients in conjunction with the culture of building and support, within a relatively short time he built a national organization with HBW. Dan is excited about his new lease on life and has been inspired by the culture and leadership at HBW as well as being an inspiration to others.

The last couple I want to mention is HBW NDA and President of HBW Advisory Services, Chuck and Nancy Reinhold. Chuck happens to be one of the brightest, most charismatic people I have ever met in this industry. Chuck has a great curiosity for business and became an integral part of building the HBW distribution. He and Nancy have led our involvement in the investment advisory business, and, consequently, we were compelled to make Chuck the President of our advisory business. This is because in large part the rest of our distribution holds him in such high regard and his leadership has impacted people across all hierarchy lines. Chuck, like so many of the leaders at HBW, took a chance because he wanted more out of life than what was being offered to him. Chuck and Nancy lead a life of excitement and adventure due to their commitment and courage.

There are many, many examples of people having tremendous success at HBW, and we hope those who have stories are sharing them and that you will make a story of your own.

HOW WE WIN!

I am not saying that the lives of the people I have told you about are easier than most. On the contrary, their lives can often be more complicated and may be more challenging than ordinary people. Yet, because of their unrelenting commitment to greatness and excellence, they have grown to become people that not only accept these challenges but embrace them as an opportunity to continue to grow and become even better.

It is important to remember that living your dream is not an easy path, but it is a path worth taking because the victories are so rewarding. In other words, the thrills and the joy are in overcoming great challenges and adversity, as opposed to winning against mediocre opposition which may not be a real thrill. A professional athlete at the top of their game would find no thrill in beating a smaller, weaker, less experienced amateur. Beating the best is where the rewards are the greatest.

What moves you? What are the desires of your heart? What are you personally doing to live the life you have desired? As we always tell people to ask themselves when thinking about their future, “What are you doing to make the next five years better than the last five years?” Another way of saying this is that for things to change, you must change your thinking. We also say that the definition of insanity is doing the same things over and over again but expecting different results.

All the above are simply statements and questions successful people are always asking themselves to make sure they are on the right path. They not only accept change, but embrace it as a way of taking everything to the next level. The best athletes in the world are always working to improve their skills and performance through new training techniques and methods. The best salespeople are always looking for ways to improve their skills and performance by going to training seminars and learning from other top producers. The best business people are always looking for ways to increase productivity and profits. Sometimes, within that process, there is failure. As the great sales trainer, Tom Hopkins, teaches, we never see failure as failure but only as an opportunity to practice our techniques and perfect our performance.

Yet, the mediocre performer, producer, business person seeks status quo, prefers “stability” to growth, productivity and massive success. They

literally fear failure and take it very personally. Unwittingly, this attitude is the most unstable position possible, particularly in the rapidly changing and evolving world we live in. Desiring the status quo, trying to stay even, is really falling behind. We have discovered that either you are growing and thriving or shrinking and dying.

“Failing forward” is an expression I like. It is how most of us succeed in life and how the most successful thrive. It seems the bigger and more painful the mistake, the better the lesson. Learning from mistakes, ultimately leads to great success. Obviously, we do not like making mistakes and try to avoid them whenever possible. We also realize that occasionally they are inevitable and even somewhat common.

An important key to getting started and staying on the road to success is to discover your “Why” -- your big reason for wanting to succeed and willingness to do whatever it takes. We all have a reason why, something that motivates us to rise above, although many people repress the urge to dwell upon it. Maybe this reason is a tremendous desire to help other people and thereby seeking the financial means to do so. It could be helping with family, spiritual, charitable or pure love. Maybe it is a result of feelings of financial insecurity which can drive someone to do what it takes to develop this security. Perhaps it is simply a God given drive to be all you are capable of becoming. It could even be a vision of a certain type of lifestyle that you desire and an absolute determination to make that lifestyle a reality.

Whatever the “why”, tapping into that will help you overcome seemingly insurmountable obstacles on the way to turning your dreams into reality. Your “why” is most important because it seems to open up possibilities and avenues you never knew existed when you unleash its power.

My “why” was that I couldn’t stand the thought of regular people, people like me, being offered the absolute worst products available as opposed to among the best. It occurred to me that many companies catering to middle-American consumers were marketing inferior products, compared to what the more upscale clients were offered. This notion has compelled me to want to compete in the middle markets with among the best, world-class products. This “why” has compelled me and our entire company to place our heart and soul in trying to change the world. Doing something significant in the service of others is unbelievably compelling. As Mother Theresa said, “a life not lived for others is not a life at all”. We want you to build a life worth living for yourself, your family and the people most important to you.

