



The Premier Association of
Financial Professionals®

MDRT Minute

Give a Little, Get a Lot

"Whole Persons are engaged in a lifetime quest to achieve balance and congruity in all aspects of their lives and continually seek to develop their full human potential. – Mortimer Adler

There are seven areas the "Whole Person" balances in their life: family, health, education, career, service, financial and spiritual. One of the most effective ways to achieve overall balance as a financial professional is to engage in charitable giving.

Charity and strength

"Down in their hearts, wise men know this truth: the only way to help yourself is to help others." – Elbert Hubbard

Science is beginning to recognize that charity can help improve mental and physical health. In a Johns Hopkins study published in April of this year, patients with physically debilitating illnesses signed up for volunteer work at a local elementary school. The results of this study cannot be overstated. Not only did people feel stronger; they actually *became stronger*. Cane usage decreased by 50 percent for the volunteers versus 20 percent for the control group who did not volunteer. The volunteers were not made stronger by the physical activity they engaged in, which was minimal; instead, they were made physically stronger by the emotional and intellectual aspect of the volunteer work.

Charity and youth

"Life is short. Be swift to love! Make haste to be kind!" – Henri Amiel

One of the lesser-known effects that engaging in charity can have on an individual is that it can make you feel younger. Allan Luks, former executive director of the Institute for the Advancement of Health and executive director of Big Brothers Big Sisters of New York City has studied the effects of volunteer work on older volunteers paired with younger participants. He found that there is a clear cause-and-effect relationship between helping and a feeling of youth. One of Luks' studies even concluded that volunteering slows the aging process, on the whole, and not just the subjective feeling of getting older.

Charity and happiness: The Helper's High

"You will find, as you look back on your life, that the moments that stand out are the moments when you have done things for others." – Henry Drummond

Engaging in charitable activity can actually make you happier. This is what the scientists refer to when they discuss "The Helper's High" — that euphoric sensation that often follows charitable giving. It has been proven engaging in charitable activity has a direct physical effect on the body, which in turn can even lead to reduced mortality. Look into your own past and remember a time when *you* have given. Whether you gave a poor person a dollar on the side of the road or volunteered for a community book drive, you were probably happier after you gave.

Charity and the bottom line

"Goodness is the only investment that never fails." – Henry David Thoreau

Every time you feel your business production is in a slump, you go back to the basics: Restate monthly goals, ask for referrals from centers of influence and clients, make phone calls for appointments, donate blood at a children's hospital.

Wait — *what?* How does donating blood help with sales or profit? A survey carried out by TimeBank through Reed Executive shows that 73 percent of employers would recruit a candidate with volunteering experience over one without. In a recent LinkedIn.com study, 41 percent of hiring authorities rated volunteer experience equally as important as paid experience. You may wonder how this works for your own business. Engaging in charitable activity does not just look good on a resume — it raises your profile in the community and provides you with the skills required to be a well-rounded, successful business leader. And that is what you, as a financial advisor, need to be in order to thrive.

Brent R. Kimball, CFP, ChFC, is a 25-year MDRT member with five Top of the Table and eight Court of the Table qualifications, and an MDRT Foundation Excalibur Knight. He is the secretary of the MDRT Foundation, where he has served as a past trustee and led numerous committees and service projects. Kimball helped found Alex's Team Foundation and is past president and trustee of Friends of Project Cope Inc. Kimball was recently awarded the Life Foundation's realLIFEstories award at the 2011 National Association of Insurance and Financial Advisors meeting. You may purchase his entire presentation at <http://www.mdrystore.org/>.