

## The Practice Management Minute...



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*CFP®, CLU®, ChFC®, is the owner of CG Financial Group, one of the fastest growing annuity, life, and long term care IMO's in the industry. Gipple's passion is to fill the educational void left by the reduction of available training and prospecting programs that exist for agents today. Gipple is personally involved with guiding and mentoring CG Financial Group agents in areas such as conducting seminars, advanced sales concepts, case design, or even joint sales meetings. Gipple believes that agents don't need "product pitching," they need mentorship, technology, and somebody to pick up the phone...*

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# Life: This Is Only My First Time

I recently had a friend that came back from a top agent conference a little depressed because this conference was a few days of recognizing him and his peers for their great success. I thought, "What is wrong with that?" He told me that hearing all of the stories from his peers of money, success, etc., made him feel a little "inadequate" in his own life and personal production. My conversation with him prompted this article.

I'm sure, like many of you, when I was a little kid I would look at grown-ups and think that they all had it all figured out.

They had all been there and done that and had everything firmly established and planted into the ground. My parents and grandparents always seemed to have the answers to the questions that I thought were complex at the time. They had so much knowledge. They would talk about "10 years ago this" and "20 years ago that" and I could not comprehend thinking back that far. Ten or twenty years ago seemed like a lifetime at the time. It also "seemed" like they had very little stress.

Well, once I got into my early twenties, got married, had bills coming in, and we

started building our own lives, I started to realize that there is no roadmap to life, no roadmap to career success, and no roadmap to financial independence. You don't graduate with a college degree and automatically find yourself in the corner office making \$1 million per year and everything is fine at work and fine at home.

For all of us—me, you, our parents—this is our first time at life. Breaking news, I know! And because it is all of our “first times,” **nobody** has the playbook! My parents didn't have it all “figured out” and they were probably stressed at times, they just didn't tell us kids! I am now at the age that my parents were when I thought they had everything on cruise control. I even grunt like my dad did when I get up off the couch!

A very vivid realization of the “randomness” in life came when I was 23. At the time, I worked at one of the big “career” insurance companies and on one beautiful fall day I was going about my morning and carrying my coffee into the office in time to make the 8:30 CST stock market open. As I walked by one of the offices of another agent in that building, he said, “Dude, check this out!” Then he pointed at the TV that showed the world trade center in flames. I remember it like it was yesterday. It was that moment when many of our foundational beliefs changed. For the younger folks reading this article, believe it or not, there was a time when getting attacked on our own soil was so far outside of the realm of possibilities. Not just in my 23-year-old eyes, but in the eyes of those wiser than me. In other words, it was the first time any of us had ever experienced this new post 9/11 world. That is something your parents never prepared you for!

Then came COVID. Who would have ever thought that a global pandemic would completely cannibalize all of our lives in the 21st century? That was a first for all of us, whether you were 20 years of age or 70.

If you fast forward to today, I have been married for 23 years now and raising two

smart, happy, and athletic kids. I would like to think that my kids have it a little better than I had it, although I had a good childhood. However, now that I am the age that my parents were when I thought they had it all figured out, I realize that they didn't have it figured out and they were doing the best that they could!

I recently had a conversation with my 16-year-old kid that was a “first” for me. His girlfriend had just broken up with him, and he was very upset. My wife told me I needed to speak with him and make him feel better. I was scared. It was indeed an awkward conversation, because I am not a real warm and fuzzy person. As I was having that conversation I thought, “I probably sound like an idiot.” It worked though. By the end of the conversation, his ex-girlfriend was a dirtbag who would regret it, I was his hero, and my kid felt better. A little sarcasm there. I'm 45-years-old and that conversation was a first for me. To my son, he probably thought that this is what Dads naturally do without thinking about it.

What on earth does this have to do with business? It has everything to do with business because this is all of our first time at life and business. Yes, some of us may have opened multiple businesses, etc., but when you pan out, it is our first time, period. My main message here is, if you ever feel overwhelmed or feel “inadequate” compared to your competition, just know that they probably feel the same way. As soon as you realize that everybody else is in the same position as you, your confidence will go up.

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As I told my friend that I mentioned at the beginning, like with social media, in this business there can be people that make it sound like things are perfect in their world, they make a gazillion dollars, and everything is good. That may be the case sometimes but many times they have similar challenges and insecurities as you might have.

Have you ever heard that motivational speaker talk about their three divorces, their previous bankruptcy, the fact that they are in debt up to their eyeballs, etc.? Of course not! According to that person everything is perfect, they have it figured out, and you should buy their book. Although I'm being facetious here, nobody has it all figured out. This is one of the reasons why I tend to not “idolize” celebrities. This is their first time at life as well and they **clearly** do not have it figured out.

I would even argue that the more driven you are, the less you feel that you have it figured out. However, sometimes you just have to sit back and understand that we are all brothers and sisters in this game, and nobody has it figured out. Once you understand that nobody has it figured out, it makes you a heck of a lot less nervous in life. That will also lead to more confidence.

Yes, there are folks that have more experience and “wisdom” than you because they have already blazed the trail that you are attempting. Thus, it is important to mop up as much information from them as possible, as I did with my mentors, parents, etc. over the years. However, don't assume that they felt confident as they were doing it. This is all of our first time🌍