

Ability Insurance

The Very Best Disability Policy You Can Never Buy

LAYNE LONGFELLOW, PHD, CPAE
Prescott, Ariz.

It's an old speaker adage: the best marketing is to be as good as you can possibly be every time you step before an audience. That's Ability Insurance.



Layne Longfellow, PhD, CPAE, scientist and musician by training, is president of Lecture Theatre, Inc. and is the Longfellow Poetry Ambassador for the Friends of the Longfellow National Historic site. You can contact him at (800) 824-4563 or info@laynelongfellow.com.

It's June 30, 1983, Dallas. I am the closing speaker for the Million Dollar Round Table (MDRT) annual meeting. A few months earlier, Bill O'Donnell, the MDRT main platform chairman, called and offered me that slot for 20 minutes. I said no. He said, "Don't you understand what this opportunity could mean to you?" Something in me rose to the moment: "I know exactly how much this could mean to me. That's why I'm turning it down. I can't do 20 minutes. I'll fail, you'll look bad, and one of us will have lost his career before it ever got off the ground."

"I'll get back to you," he replied. He did, with an offer of 45 minutes.

I took that stage in Dallas after four half-days of brilliant, famous and moving speakers. Forty-seven minutes later, my life had changed. For the remainder of my career, more than half my income came from the insurance industry, with no additional marketing efforts. Eventually, 95 percent of my income would come from the insurance industry, but that's getting ahead of the story.

It's July 19, 1983, British Columbia, Canada. I am watching a black and white TV that is being powered by a tractor engine as the Canadian Broadcasting Company airs a nationwide special—a film of me leading a mountaineering expedition for executives. It wins the Gold Medal for Outdoor Films at the New York Festival of Television and Film. I'm on top of the world, literally and figuratively.

It's October 27, 1983, Kansas City. I am scheduled to be the opening act for Og Mandino and Paul Harvey. I'm flying high. That afternoon, after going for a walk in the Kansas countryside, I rest against the railing of my friend's deck, watching the falling leaves of autumn. Suddenly, I am not flying high, I am falling with the leaves, only faster and landing harder. I fall 10 to 12 feet and land on my head. On a rock. I bounce down the hillside and finally come to rest, head bleeding wildly, body quivering uncontrollably.

My friend runs to me screaming, "Oh, my God, he's dead! He's dead!!!" My body is quivering, but my mind is steady as could be. She reaches me, kneels over me, and I say, "Rumors of my death are greatly exaggerated."

When I can stand up again, I tell my friend and myself "I'll be fine. Let's head into the city, back to the hotel. I have to shower and change for my speech." It's called being in shock and denial.

My friend drives. As we pass one of those highway signs with the big block "H", I suggest we might want to stop in and see how I'm doing. I come out of the hospital two weeks later in a wheel chair. My back is broken; three vertebrae in my mid-thoracic are crushed.

It's August, 1986, Haines, Alaska. I break my right leg to smithereens in a family soccer game.

It's July, 1989, La Jolla, Calif. I rupture two discs completely.

It's June, 1992, Stinson Beach, Calif. I have a stroke.

Three weeks after my stroke, I go back on the road full-time. My first talk is arranged by Nancy Lauterbach of Five Star Speaker's Bureau. Nancy knows

that I have just had a stroke and have just gotten out of bed, and that my strength and my vision are so bad that I have to have someone travel with me to help get around, unpack and set up. She could replace me. She could easily conclude that I am deluded in my “It’s only a flesh wound. I can do it! Send me in, Coach!” speech.

She doesn’t. She goes ahead with the booking. She has seen and heard me enough times to trust that I will be as good as I can be. I am, and I’m met with a standing ovation by everybody I can see in the audience (which seems huge, since I am still seeing double from the stroke).

Nancy is a *mensch*, a real human being. She even flies to San Francisco to be in the audience and help out. Just as my 1983 talk and subsequent accident bonded me with MDRT forever, this 1992 San Francisco talk, still in the penumbra of the stroke, cements my personal and professional relationship with Nancy Lauterbach.

It is at times like these when you find out who your real friends are; turns out some of them are your professional associates.

It’s November, 1995, Boulder, Colo. The doctors order me to quit. I’m forced to abandon my career at the peak of my earning capacity. I have pushed so hard for so long with a broken back, undiagnosed brain damage from the Kansas City fall, ruptured discs and nerve damage to my eyes, that I now have chronic fatigue, fibromyalgia and no healthy digestive bacteria in my gut—you know, the ones you eat yogurt for. (Why else would you eat yogurt?) I have surgeries for a broken nose and a broken elbow, and just when I think I’m through, they discover high levels of lead and mercury in my tissues. So I begin three months of chelation for toxic metal poisoning.

My entire career prior to my forced retirement was about creating Ability Insurance. But it was my Disability Insurance that made it possible for me to get the treatment I needed to make it back into that career. I would not be standing on a stage today or leading a pretty normal life were it not for the money that my insurance coverage provided for nine years.



Summary Conditions of Your Ability Policy

(read before signing)

1. Buy the most Disability Insurance you can afford. It may mean the difference between retirement and reirement.
2. Be your own best Ability Insurance—be the best you can be anytime you step before an audience. It may mean the difference between being remembered and being rehired.
3. Be sure your presentations—and your life—are about something beyond yourself, that they have meaning beyond ambition—purpose.
4. Be comforted in the deep knowledge that you will have what it takes should life require it of you.

Thank God for MDRT and for the money! And...it takes more than money to bring a body back to health, to bring a soul back to life. It takes purpose. Here’s what gave me mine.

It’s March 2000, Boulder, Colo. I’m in my sixth year of full-time rehabilitation and no presentation. No work. I am despondent. In the depths of it all, I am bequeathed two first editions of Henry Wadsworth Longfellow’s poetry. I am, to put it in the most non-literary terms, absolutely blown away by its power and beauty. And I can see the possibility of a return to the world.

I realize that Longfellow, like me, has fallen on hard times. Once the world’s most popular poet, Longfellow has been forgotten. No one reads him or teaches him. He’s very much out of fashion. I have his last name, and I just might have the skills that would help bring his sensibility to a world that needs it now more than ever.

I tell myself: Our society now listens to words as much as we read them. I can still read and speak. I can read and record in a studio, just me and the microphone and Henry. I am well enough to do that.

I spend the next three years making a CD, *Longfellow Reads Longfellow*. It is endorsed on my website (www.longfellowpoetry.com) by U.S. Poet Laureate Billy Collins, Art Linkletter, Sam Keen and several NSA presidents and Cavett recipients.

Every now and then over the years, Nancy Lauterbach has checked in to see how I am doing, and she lets MDRT know. Do you have any idea how much it matters to be remembered, to feel that you still have relevance in the world, even though you never go outside the door other than to doctor’s appointments, never have any social contact except for the kid who comes to the door to deliver take-out food and the therapists whom you pay for their time?

It’s September, 2003, Cambridge, Mass. I have completely fallen in love with Longfellow and his poetry and have begun to do small-audience readings to those familiar with his work. I’ve moved to New England to be in the epicenter of all things Longfellow, and I’ve been honored to become a board member of the Friends of the Longfellow House, to which I enthusiastically

invite you. Longfellow's home is now a National Historic Site, beautifully restored, replete with historic art, furnishings and documents. It is truly a national treasure (www.nps.gov/long).

It is deeply gratifying to read to Longfellow enthusiasts, but I also want to bring Longfellow to those who would never read him, who might not even know his name.

After saying "thanks-but-no-thanks" for years to Nancy and MDRT, I finally say yes to a return speaking engagement. I will come out again to read Longfellow to MDRT.

Here is the wonderful cosmic giggle: As a speaker, more than 50 percent of my income came from the insurance industry. But while I was not speaking, over 95 percent of my income came from them!

I lived on my private disability insurance (plus Social Security Disability) for nine years. It was my MDRT host, who recommended that I buy the large disability policy that made my recovery—and my return to the MDRT platform—possible.

So I return to my old friends at MDRT not just to read Longfellow, but also to thank them for my recovery. Without their support, I would be a financially destitute disabled ex-speaker. I would either have spent my savings on years of rehabilitation or I'd still have my money, just not my brain.

MDRT didn't just invite me back; they brought me back. To life. To work.

People often tell me how lucky I am that I did not have to work for all those years. Can you understand the difference between not being required to work and not being able to work? Those of us who push hard for success are often questioned or belittled, but it was only the intensity of my drive that brought me back. I pursued rehabilitation with every ounce of the commitment that brought my career to me in the first place, and now that commitment is giving it back to me.

I did treatment for months with my fellow patients who could not speak or care for themselves. We all showed up day after day, hoping for improvement, hoping for a sign after a week, two weeks, a month, that some body part would move again, or that speech would return.



I fought against my limitations for years before I realized the other side of the equation, and I offer it to you: Accepting your limits gives you your identity and lets you know who you are.

Contrary to what you've been told, you cannot do everything you dream. You cannot achieve everything you set your sights and your heart on. Pigs cannot fly. I cannot play professional basketball, and I cannot climb Everest. Your potential is not unlimited, and neither is mine.

What a relief! I feel better already. All this talk about limitless possibility wears me out! I've been waiting for years to hear somebody say that, or to have the courage to say it myself. Call me the anti-motivational speaker.

In Dallas, in 1983, I thought I could—and therefore should—do anything. Bright, talented, successful men and women can do many things. But there's the trap: you're left diffused, unfocused, undefined. Once I realized, in rehabilitation, that I now would always have limits, I had the thundering realization that I had always had limits! We all do. To know life is to know that life is limited. To embrace those limitations is to accept humanness and to "know thyself." Your limitations and your strengths give you your identity.

A river without its shoreline is not a river; it's a flood. What defines the Atlantic Ocean is not the water. What defines the Atlantic Ocean is North America and Europe and South America and Africa. Without those boundaries, it is not the Atlantic Ocean; it's the Earth; it's everything.

Limitation is self-knowledge; it is self-mastery. Who I am is what I can do and what I cannot. Once those boundaries get clearer, life gets simpler—not easier, just simpler.

June 14, 2004, Anaheim. Layne Longfellow takes the stage for the first time in nine years, for the memory of Henry Wadsworth Longfellow. For Nancy Lauterbach. For MDRT. For life.

I set out to bring Longfellow back, but the truth is that he—along with MDRT, Nancy Lauterbach and my commitment to healing—brought me back. I set out to rejuvenate my brain and gained the revitalization of my heart. I sought the rehabilitation of my body and found the rejuvenation of meaning. I set out to regain my health and discovered the rehabilitation of purpose. A sense of purpose beyond one's self is the essential survival skill. I did not know I possessed it until life required it of me.

Life required that quality of Henry Longfellow in great measure. His was a life filled with profound success, but also with horrific tragedy and loss. In this excerpt from his poem "The Tides," the surging sea evokes his resurgent spirit.

*"I saw the long line of the vacant shore,
The sea-weed and the shells
upon the sand,
And the brown rocks left bare
on every hand,
As if the ebbing tide would flow no more.
All thought and feeling and desire,
I said,
Love, laughter, and the exultant joy
of song
Have ebbed from me forever!
Suddenly o'er me
They swept again from their
deep ocean bed,
And in a tumult of delight, and strong
As youth, and beautiful as youth,
upbore me."*

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