

## Planning for surprise

**“Y**ou need to learn to accept those things in life you can change, and recognize those things that you cannot. In the process, you will learn to appreciate the difference,” **David Eric Appel, CLU, ChFC**, told Main Platform attendees.

The 16-year MDRT member from Newton, Massachusetts, related this message while discussing his battle with Stage 2 thyroid cancer. During his presentation, Appel detailed his struggles to balance his illness with duties to his family, career and the birth of a new child.

During a checkup prior to a minor knee surgery, Appel’s doctor found a tumor the size of a lime growing on his left thyroid gland. Facing this impending battle, Appel chose to adopt a positive outlook by concentrating on all those things he had yet to do in his life, rather than dwell on his difficult situation. “I recognized that I had accomplished many things,” he said, “but there were still plenty of unfulfilled dreams and goals I had yet to seize and turn into a reality.”

His illness forced Appel to reassess his finances. “One of the hardest

questions I ever had to ask myself — and the same question I want all of you to ask yourself today — was: Did I do as good a job on the planning for myself, as I have always done for others?” he said. For Appel, the answer was a resounding yes.

Preparing himself for this situation allowed Appel to focus on fighting his illness without worrying about his family’s finances.

“A sense of calm came over me,” he said. “Whether there was a mishap with the anesthesia during the impending operation, or if the tumor in my neck was indeed an incurable cancer, I had made the necessary plans to secure my family’s future at a time when there was no medical reason to do so.”

One week after the birth of his third child, Appel moved out of his house to begin treatment. Four months later, final body scans revealed the cancer was isolated to his neck.

Though his business suffered through this difficult period, Appel maintained his posi-

tive attitude. “Business was at an all-time low, the prospect inventory was stagnant, but, so what?” he said. “Being exposed to that jolt of life with Georgia’s birth was just what I needed to remind me that I have my whole life to work. I recognized I could change, and there were still eight months left to bring the business back and qualify for MDRT.” Appel never questioned his resolve and succeeded in his goal of qualifying.

“That’s what we do as overachievers at MDRT,” Appel said. “We overcome obstacles that stand in our way of success.” ■

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