

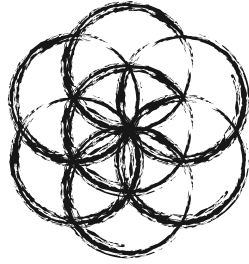


IF NOT FOR GRACE

Lee and Kathy Rogers

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Chapter ONE

can't, never could

can't never could

Kathy's father had a saying: "Can't, never could," which means that if you believe you cannot, then you cannot, and if you believe you can, then you can. **No matter the circumstance, we are the ones who choose to believe we can—overcome, endure, love, prosper, and serve others.** Life is more than what happens to you; it is what you choose to make of it. Our lives have had some very high points and some very low points. Ultimately, it is about what we chose to make of those points and all the real life in between. Those highs and lows are what have helped us see how brief and fragile and wonderful life is. They help us have compassion and empathy for others.

We have been married for 26 years, and have three children and five grandchildren. As we look back on our lives and our marriage, we often discuss how strong willed we both are. In the early days of our marriage, neither of us was sure that our marriage would survive. We tell people that had God not intervened, we would have either divorced or killed each other.

How did we make it? We chose to allow God's Word to work in our hearts and our lives. We chose to believe, no matter what it looked like, that our spouse was for us. We chose to believe that God had a good plan for our lives in spite of our hard times.

*"For I know the plans I have for you," says the LORD. "They are plans for good and not for disaster, to give you a future and a hope."
-Jeremiah 29:11*

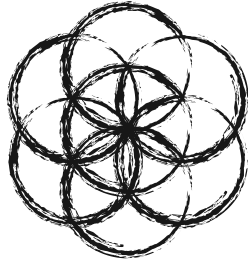
We choose to believe that the struggles we have endured are things we can learn from, and we believe that the success we have enjoyed are blessings from God.

Our goal is to love God, love people and to help people in the midst of their life circumstances, good or bad. This defines who we are and what we believe. This is what our business is about; helping people develop a financial life plan that can assist them in the best of times or during the very worst that life can throw at them.

Here is our story... **If Not for Grace.**



Lee and Kathy wedding picture.



Chapter TWO

"doc"

THE STORY OF LEE ROGERS

"doc"

THE STORY OF LEE ROGERS

My first recollection was when I was about two or three years old. My father was in the Air Force and we were living in a six-story high-rise apartment. It had glass on one end overlooking the Indre River in Chateauroux, France. One morning, I awoke early, just as the sun was rising and creating multiple three-dimensional prisms in the room. **As I looked at those prisms, I knew that my life was going to be magical.**

In addition to being in the Air Force, my father was also a Southern Baptist music minister. You want to know why pastors' kids are so rotten? They have to hang out with the music ministers' kids. I got baptized at nine years old during a vacation Bible school but only because I was embarrassed when my friend went forward. My pride got in the way, and I went forward too. My fake conversion didn't last even a year. I was trying to be good, but I was only getting worse.



Lee and Fritz II.

My dad bought me an acoustic guitar for my tenth birthday. It was awful; the strings were so far from the fretboard that they made my fingers bleed. My dad told me that if I played that guitar for one year he would buy me an electric guitar the next year. I practiced five days a week for a solid year, and, true to his word, my father bought me an electric guitar for my eleventh birthday. It wasn't a name brand, but it was so much easier to play.

I taught myself to read music during my first year of guitar ownership by playing the organ in our living room. I didn't know how to transfer my knowledge to the guitar, though, so my dad took me to some group lessons. After the third lesson, my instructor asked the class if anybody had music they wanted to learn, so I piped up with "Dueling Banjos." My teacher said he'd only play it once; he played both the guitar and the banjo parts on his guitar. After he showed me the bar chord scale, I knew I had it figured out. That was my last lesson. With what I had learned, I could then figure out any chord.

When I was fifteen, my football coach and my youth minister used to call me "reefer brain" because I had a habit of smoking pot and drinking. I also played guitar in a band. I thought that sex, drugs, and rock-n-roll were the things every aspiring guitarist should be about. I had to be badder than anyone, and it was easy to come up with new ways to be bad.

During high school, I majored on how to skip the most classes without getting caught. I was also so smart that my pre-calculus teacher had me complete the homework for his Master's calculus course during class. There was a convenience store across the street, and often, after I finished his homework, I would say, "Who wants a Vancleave Sandwich?" (peanuts poured into a Barq's root beer). Since this was one of my teacher's favorite snacks, he would send me across the street to get one for him. I took advantage of this trip off campus to have a joint or pop some pills.

People were surprised to find out that I was a Beta Club member all four years of high school, even though I never attended a single meeting. I was a National Merit Semi-Finalist and a Mu Alpha Theta club member. In spite of my drug use, I graduated in the top ten in my class. **My nickname was "Doc," for obvious reasons.**

The summer after I graduated from high school, I worked as an extra on the set of the movie "Close Encounters of a Third Kind." By the fourth week, I had been promoted to a grip. The camera track was laid, but they decided they had to get another shot. In order to keep the star from falling over the track, they had me stand on it to hold it down as he walked by. If you look closely, and know exactly when to pause the movie, you can actually see me in the scene at the railway station for a split second. My father still jokes about my split second of fame as Richard Dreyfuss walked by me.

I received an offer of a full-ride scholarship to the University of Southern Mississippi, and a partial scholarship to Millsaps College. I chose Millsaps for two reasons. First, it was the hardest school in the state, and second, it was "the school" to go to, for premed, and my plan

was to be a real doctor.

By the time I got to college, I was doing every drug I could, as often as I could, and I was reading every major religious book. I even tried the Moonies for a week because of a girl. After three months of college, I gave up premed and switched to drama. I soon landed the second male lead on “Smoke on the Mountain,” provided I was willing to trade my very long hair, which hung down to the middle of my back, for a regular haircut. People were shocked when I cut it, but I said, “It will always grow back.” I also majored in business accounting. I lasted three semesters before my party quotient overrode my study quotient and I lost my scholarship and dropped out of college.

I went home and drifted around for a while before I landed a job in New Orleans doing nondestructive testing (NDT); basically, it was industrial x-ray and ultrasound. I worked nights and my job paid me to go to school during the day to get my NDT certifications. Between class and work I put in about 18–20 hours a day. Even though I made about \$70,000 a year (this was 1982), I had nothing to show for it but some expensive habits—I was homeless and broke. I had a friend who lived in Parc Fontaine apartments on the West Bank who let me shower at her apartment. I hid my stuff in my car, and on sunny days I laid out by the pool and slept. When it was raining, I had a closet under the stairwell that I slept in. I shot cocaine and took Quaaludes, at the same time.

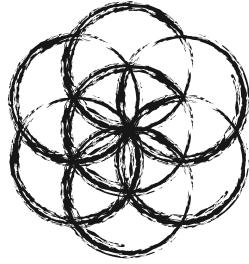
At 27, I had a bad trip doing LSD. I saw the asphalt melting around me and I suddenly felt like I was falling into Hell. It scared me so bad that I didn’t do drugs for two weeks. During this time I decided to drive over to Biloxi, Mississippi, to visit my parents. When I got there, no one was home so I let myself in the house, while I was waiting for them to return I turned on the TV. As soon as I turned on the TV, there was a gray-haired black man pointing his finger at me from the screen, and he said, “You know Jesus is the answer, WHY won’t you give Him your life?” I immediately turned off the TV, but I could not escape the thought that kept rolling around in my head, over and over: “You know Jesus is the answer, WHY won’t you give him your life?”

The next week, I decided to return to my parents’ home, and, once again, they weren’t home when I got there. After I had let myself in, I knew better than to turn on the TV. As I waited, the words I had heard the previous week kept replaying in my mind. I knelt on their dining room floor and said, “Jesus, I don’t know whether you’re real or not, but I am giving you my life if you want it (whatever that means) because I screwed it all up.” It was simply a matter-of-fact statement; I didn’t feel any emotion or the sensation of a weight lifting from me, as some people describe their conversion experiences.

The next day, people who had previously been avoiding me showed up and invited me do drugs with them. Even though I still had no emotional connection, I knew I had given my life to Christ, so I told them, “I have given my life to Christ and I don’t think He wants me to do anything illegal.” All my friends thought I was joking. Later on, I made the comment, “It would

be better for us to be in jail than to live the way we are living.” That was the end of my friends.

A few years later, my father offered me a job in the life insurance and financial services industry. I accepted, but it was six months before I sold a policy. No one who knew me would buy; their responses were all the same, come back and see me in six months or a year if you’re still in the business. But I pressed on, working on a number of group medical and retirement accounts. Within a two month time frame in 1989 we lost a majority of those group accounts; my father and I decided quit the business and look for “real” jobs. But there wasn’t any one we wanted to work for, so we just kept plodding along and pulled through. I could have written the book “How I Raised Myself from Failure to Mediocrity.”



Chapter THREE

faith and my other life

THE STORY OF KATHY ROGERS

faith and my other life

THE STORY OF KATHY ROGERS

I was born and raised in Gulfport, MS. I lived on Orange Grove Road from the time I was born until I got married and moved out. I have lived a total of four places in my life, and I have been blessed with stability, family, faith, and hard work.

Our family were all Baptist, and we attended a church just down the street from our home. My mother took us to church. She taught Sunday school, worked in vacation Bible school, read us Bible stories, and said our prayers with us at night when we were small. My father attended church occasionally. I committed my life to Christ as a young girl. I don't remember how old I was or the date, but I do remember sitting in church and hearing God call me to come to Him—so I did. I remember being different and never really wanting to do a lot of the things other kids did.

I graduated from high school and married my high school sweetheart at the age of seventeen. I had my oldest son, Joseph, at nineteen and my second, Joshua, at twenty. Neither of us had gone to college, but we worked hard and owned several different businesses. After 12 years of marriage we divorced. **Because I was only twenty-nine when we divorced, I talk about this part of my life as my “other life.”**

In my “other life,” I owned and operated K&W Riding Stables. We had sixty head of horses, people came and rented our horses and rode them on the surrounding property. Next, we started Lyman Well Company, drilling and servicing residential water wells. I obtained my Mississippi Water Well Driller's license. As our business branched out, I obtained my license to operate water systems and waste water systems. I also owned a three-wheeler repair shop (though, in the interest of full disclosure, I did not work on the three-wheelers; however, our mechanic was a woman). I also owned a scuba diving shop. But, enough about my “other life.”

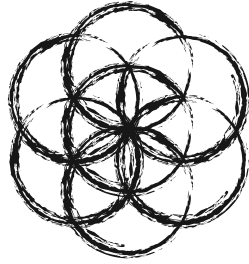
After being divorced for a little over three years, and even though I distrusted men in general, I desired to marry again. My faith was beginning to grow again, and I knew my sons needed a Godly man in their lives. In 1991, I began to pray and ask God for a man who would love God more than he loved me and who would show my sons how to be a man of God.

Although I was faithful to church attendance and had committed my life to God, my relationship with Him was distant. **I had allowed my divorce and life in general to derail my faith; it was not the vibrant faith it had once been and I knew it.** I was plagued by all things I had done in the past few years that I knew did not honor God. As often happens in life when you choose to follow Christ as a young person, there comes a time in life as an adult that you must

reaffirm your commitment to Christ. I was faced with a decision: was Christ really who He said He was and was I really going to commit my life to Him? In my mind, I pictured myself driving a stake into the ground: I chose to believe that Christ is the Son of God, He is who the Bible says He is. From that day forward, this decision, this stake, would give me something to hold onto no matter the storms that came my way. **Little did I know, storms were coming and I would need the strength this decision would bring to my life.**



My family: father, mother, and sisters. Circa 1975.



Chapter FOUR

our story

our story

In 1990 Kathy moved her church membership from the church she grew up in to a different Baptist church with a more active youth program for her preteen sons. She remembers asking the pastor if there were any other single people in the church. He assured her there were and suggested she start a single's group. With the help of another single lady and the youth pastor (Dale), who was also single (not her type and she told him so), they decided to have the first get-together at her home. The youth pastor invited his roommate, Lee, (to whom Kathy had declined to be introduced) to their first meeting. As an ice breaker, we were supposed to introduce ourselves to one another and see if there was someone of the opposite sex who was the same age. Even though Kathy is 9 months older than Lee on September 7, 1991, they were both 33.

Not long after Kathy and a friend wanted to go walk on the beach. For safety's sake, and because Dale's apartment happened to be near the beach, they called and asked him if he would walk with them. He declined but said Lee was home and he was willing to go with them. Neither of us remember much about this walk. However, a week or so later, Kathy wanted to go walking on the beach again and when her friend was unavailable she called to see if Lee wanted to go. She gave him full disclosure about being alone and warned him not to read anything. Lee later confessed that he was glad Kathy was alone. Because of my previous divorce, I, Kathy, had a poor attitude toward men. At the end of our walk Lee asked me out and I agreed. **I did notice that he didn't specify a time, so I figured I would never hear from him again.** Much to my surprise, when I arrived home from work the next Saturday, there was a message from him on my answering machine asking about our date.

We began to spend a lot of time together and I decided he should meet my maternal Grandmother (Mamaw). He and I went to Picayune on a Wednesday night and picked up my Mamaw and took her to church. My Uncle Lloyd was the pastor and, as was the custom, began to welcome the visitors from the pulpit. Much to my surprise, he welcomed his niece and her fiancé! I was shocked. I knew that I was the only niece in attendance, and Lee and I were certainly not engaged. Family sometimes has a way of developing things into more than has been said. As soon as we had dropped my Mamaw back at home, I began to apologize for what had happened. He didn't seem to mind; that night we began to plan our future. A few weeks later as we were working on wedding plans, someone asked us how he proposed. We looked at each other and said he didn't, Uncle Lloyd did it for him. We realized that even though Lee had asked my father and my sons for permission to marry me, he had never asked me if I wanted to marry him. He did ask me later that night. We met on September 7, 1991, and we married on December 7, 1991, three months to the day.

Our daughter Annie was born on April 14, 1994, and with another baby due in early 1997, we decided it was time for me to leave my job at Stennis Space Center. In the spring of 1996, shortly after I quit my job, we lost the baby. This was a hard time for us.

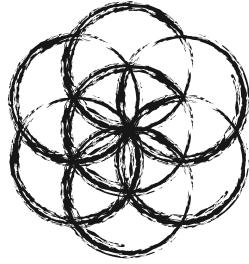


Lee, Kathy and Annie, 1994.

When I quit my job, I had imagined my life as a stay-at-home mom. Little did I know, Lee did not share my vision. He and his father were partners in a life and health practice, and Lee also sold property and casualty insurance. He felt he could do well in the property and casualty insurance business and I felt the office should be in Orange Grove where I grew up. Lee's Dad agreed we began looking for a location. We purchased some property with an old house on it from a man I knew, and we were off to the races. With Annie in tow, we remodeled the building and opened our office. Annie had a play room in the back and sometimes people would ask if we also lived at our office. I obtained my property and casualty license and dealt mainly with personal line customers and running the office while Lee handled our commercial clients and worked with his financial services and life insurance clients. We added onto our little house and outgrew it. We built two new buildings around our little house and, in the spring of 2004, we moved into our new office building.

Looking back on those days we know that it was only through the favor of God that we were able to accomplish all the things we did. We stepped off into things neither of us had ever done, yet we were successful.

Our lives weren't that much different from the lives of so many others. We worked hard, loved our family and our God, and did our best to live with integrity all while weathering the everyday occurrences and storms of life. We had endured some storms, but nothing compared to what happened on October 26, 2009. **This was the day that turned our lives upside down.**



Chapter FIVE

out of the fog

out of the fog

FROM LEE

I awoke early Sunday morning, October 25, and had my coffee and my time in the Bible. I had spent the weekend at the Encounter Center, a retreat facility we owned. It was time to get breakfast ready for over 100 people, and even though my day was just beginning, I was already very tired. I pushed myself, knowing that Scott Hornsby was going to be the guest speaker at my church, Northwood Church, and didn't want to miss him.

The Sunday morning message was titled "Get Real." The recommendations he made were to have a good friend you can confide in, a good pastor you can tell anything to, in confidence, and a good doctor. "A good doctor?" I pondered and thought, "Well, I am indestructible." Or so I thought. After the service was over, I returned to the Encounter Center to finish up my work.

The next morning was a day not unlike any other day. It was now about 7:30 and I had not even gotten out of the house. I was in a rush now and wondered whether I had time for the gym with my full schedule. I weighed 311 pounds and, while I enjoyed going to the gym, I didn't take it too seriously.

I was standing at our kitchen counter with my coffee mug in hand ready to leave when Kathy came into the kitchen; she had turned on the shower and then decided to come back to the kitchen. She noticed a funny look on my face, and I collapsed and hit the floor hard. She tried to break my fall but to no avail.

During this time, I didn't feel much, if any, pain. My arms and legs were completely numb as if I had been shot up with Novocain. I don't recall feeling any fear whatsoever.

Psalms 27:1 reads:

The LORD is my light and my salvation—so why should I be afraid?

When I got to the hospital, the stretcher lift from the ambulance seemed somewhat painful. I was starting to feel again, but only in my left side. I could see, somewhat, but only through my left eye. After they got me stabilized my friend Mike Crouse was let back to see me. Because of my paralysis, I was having trouble swallowing, so the nurse let him have a turn suctioning me. He commented that the suction was neat, but I had no idea what he doing. I had very little feeling, and because he was standing on my right side, I could only see him if I turned my head.

My parents, my mother-in-law, and my pastor were there too. I drew consolation from the fact that so many people cared for me. If it had been many years ago, I am not sure where I would

have been. **Back then, I had been living a hedonistic lifestyle concerned only with self, more self, and nothing but myself.**

The decision was made to give me a clot-buster medicine, even though I was at the maximum limitation of the scale where it was recommended. Dr. Mishra (my neurologist) okayed it, but the final decision was left entirely up to my wife. Kathy made the call. She is a woman of great faith and great tenacity. If she had made the wrong decision, I would have likely bled to death.

Kathy updated everyone in the waiting room, and they all started to pray. My family and pastor were praying. Within 15 minutes, my right leg started to move.

THE HOSPITAL STAY

I was wheeled into intensive care where I slept most of the next day. Upon waking up, I didn't realize that my words were jumbled up as they came out. It was as though I were speaking in an unknown language. My speech was gone. My thoughts and thinking process were the same as they had always been, but my body and voice weren't making the connection. To the surprise of my nurse, I somehow managed to communicate my need for a potty chair (I was not going to use a bed pan). I got up out the bed and used it, a minor miracle. I was ambulatory, at least, even though my right side was still feeling the effects of the stroke.

Everything seemed so foreign to me.

It was Wednesday and I learned I was the focus of the prayer meeting at our church that week. They called out for me to be whole and healed. Word of my situation spread and people I did not know personally were praying for me. People from many different denominations joined in prayer for me: Baptist, Catholic, Methodist, Pentecostal, Presbyterian, and others. It is the prayers of the Body of Christ that I am most humbled by. Words cannot express the gratitude I feel as I think of the prayers offered on my behalf.

I discovered that though my speech was jumbled, I could sing old familiar songs. My favorite was "Jesus Loves Me." Dr. Mishra called the floor nurses into the room to witness my rendition of that song and the song, "I Love You Lord."

In all, I spent three days in intensive care and two in a regular hospital room. I could walk, and walk I did, all over the hospital.

IN REHAB

It was in rehab that I learned the word "aphasia." I was not the rugged, indestructible guy I thought I was. I was frustrated and Kathy sensed my frustration. I had forgotten how to brush my hair, brush my teeth, and put on my clothes. Everything was a struggle, but I knew I had to learn to do the rudimentary tasks first.

It was during this time that I learned to nod a lot. I couldn't talk, but I could listen. People came from all over to visit me. My clients, co-workers, church members, and family were delighted with this newfound ability to listen.

The weekend came along and I was extra lonely. Not much takes place on Sundays in rehab. It had only been a week, but the time was stretching ever so slowly. On Sunday, my daughter and wife came to visit me before and after church. They told me everyone was continuing to pray for me.

My children and grandchildren came often to visit me. Jessica, my granddaughter who was five at the time, took on the role of teacher at every visit and made sure I said my words right.



Lee and Jessica.

Ten days after my ordeal began, I was temporarily released to go to our Wednesday night prayer meeting, which we called, The Chamber. **I never realized how good it was to praise God. I sang at the top of my lungs.**

The following day, I was released from Memorial Hospital rehab to continue private rehab. It had been only eleven days, but I fully intended to recover completely.

While I earnestly prayed for a miracle to happen and for my speech to instantly return, the words of Mark 16:18 kept coming to my mind, "They will lay hands on the sick and they will recover." I never expected my rehabilitation to take so long, but there are people who take many years to recover, if ever.

I believe the enemy of my soul meant it for bad, BUT GOD meant it for good. Because of this experience, I made many new friends, and I would like to thank Christie, Tammy, Jenny, and Kathy from Innovative Therapies for spending so much time with me.

The “Get Real” Sunday sermon by Bro. Hornsby said you have to have a good friend you can confide in. My wife Kathy is just such a friend. I am fond of saying, “when you had a chance to kick me to the curb, you didn’t.” To my friend Mike Crouse, there was hardly a day when you didn’t come see me and kick my butt to keep me going. Thanks for letting me finish my own sentences.

Bro. Hornsby said you need a good pastor with whom you can speak in confidence; I have such a pastor in Van Ducote. He listened to me early on and took his time and heard me when I said the stroke had not diminished my capacity to think.

The final thing: a good doctor. I found a good doctor in Dr. Mishra.

FROM KATHY

The day began like many other days; I got up and read my Bible, spent some time sitting in the living room talking with Lee. We talked longer than I realized and it was past time for me to start getting ready for my day. I went to the back of the house, turned on the shower, and upon realizing there was something I needed from the kitchen, went back to get it. When I walked in the kitchen, Lee was standing at the end of our counter with his coffee in hand just about to walk out the door to head to the gym. He got a funny look on his face and fell to the floor. I tried to grab him as he was falling, but I couldn’t stop him. **Without thinking about it I knew, God must have helped me recognize the signs, that Lee had suffered a stroke.**

Annie was still in her room getting ready for school, so I called for her. I told her to call 911; your Daddy has had a stroke. She calmly did exactly as I instructed her, calling 911 as I stood over Lee, calling on the name of Jesus and praying in the Holy Spirit. I told Him, “Don’t quit on me now!” Annie stayed on the phone with 911 and got me my cell phone. I called our sons, Joseph and Joshua, our pastor, Lee’s parents, and my mother.

*“The name of the Lord is a strong fortress,
the Godly run to him and are safe.” I ran to Jesus!
- Proverbs 18:10*

After the emergency room personnel evaluated him, the nurse informed me that he was a 22 on the stroke scale, which means that the stroke was very severe. Lee was choking on his own saliva, could not move his right side at all, could not speak, and, though I did not know at the time, could not see out of his right eye. But he was fully aware that I was there with him and he watched every move I made. My presence seemed to give him comfort.

The stroke was so severe that the nurse cautioned me, saying that the doctor might not be willing to give him the clot-buster medicine that could possibly help his recovery. Strokes are often caused by blood clots and “clot buster” medicine is designed to help dissolve those blood clots; however, it sometimes causes additional bleeding in the brain, which only increases the damage. The doctor came in and we discussed Lee’s condition. As severe as his stroke was, the doctor was still willing to administer the medication if I was willing to take the risk. I was.

“Don’t worry about anything; instead, pray about everything. Tell God what you need, and thank him for all he has done. Then you will experience God’s peace, which exceeds anything we can understand. His peace will guard your hearts and minds as you live in Christ Jesus.”

- Philippians 4:6–7

God’s presence was there with me, and His peace is the only way I can explain how I felt. God’s peace was tangible! It was a guard for my mind and emotions; they didn’t run away with me, and I never considered the fact that Lee could have been paralyzed and in a wheelchair or even that he might die; I didn’t go to the negative land of “what if.”

Within fifteen minutes of receiving the medication and after about two hours of prayer, Lee began to move his right leg. After a few more hours, he was moved to the ICU.

The next day I talked further with the doctor, and she reviewed his brain scan with me. They could not give me a reason for the stroke and they could not give me a prognosis of what his recovery might be like.

Lee had recovered use of his right arm and leg, yet he had little strength in his right arm. He could speak, but we could not understand what he was saying. He choked easily and he no longer knew how to do simple things like brush his hair. He was frustrated—he seemed to know what he wanted to say but he couldn’t understand why we didn’t understand him.

I had to choose to believe that even though this turn of events was completely unexpected for me, God was not surprised at all. I had to choose to believe God’s Word, that God did have a good plan for us.

During the two days we spent in a regular room, I printed Bible verses and taped them on the wall. We worked on Lee’s speech using those Bible verses! We sang old hymns, like “Jesus Loves Me,” and “I Love You Lord.” Friends and family came to pray and visit and encourage us. I don’t know how we would have made it without them!

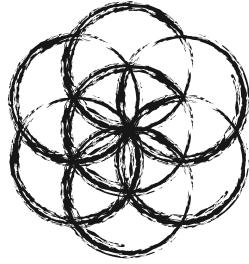
The doctor came by on Thursday and was amazed at Lee’s progress. I told her about his singing and she requested that he sing for her. Later, she came back with all the floor nurses and asked if he would sing for them. Each one of them knew his condition and none of them could believe that he was able to sing! He was gaining a reputation as a miracle man! One

of the nurses later told me that the doctor had been so impressed; truly, she really had not expected Lee to live, much less to have made so much progress by this point.

He was transferred from a regular room to rehab, where he stayed for five days. In rehab, the patients wear street clothes, so the staff, other patients, and visitors were constantly mistaking Lee for a visitor because he could walk as well as he could before the stroke and was able to eat solid food. The decision to continue his therapy at an outpatient facility was made. After only ten days in the hospital, we were able to go home. Going home was wonderful, but the choices to believe and obey God were really only just beginning for me.

I was unwilling to leave him home alone, so he came to work with me every day while he worked hard to recover and I worked hard to keep our business going. As he recovered, he began to focus more on the life insurance side of our business. After much cajoling from Lee, I obtained my life insurance license in 2013 and took on a greater role in the life insurance side of our business.

Lee still struggles with the effects of aphasia; simply explained, aphasia is the term used to describe the difficulty of getting words in the mind to come out of the mouth the way a person wants them to. Lee's intelligence had not been affected—the man made a 31 on his ACT, he is brilliant—only his ability to freely or quickly communicate. While we would never have volunteered to go through these things, they have helped us to be more thankful and compassionate.



Chapter SIX

kathy and the horse

kathy and the horse

FROM KATHY

On Easter Sunday, April 5, 2015, we had a crawfish boil at my oldest son Joseph's house after church. My daughter-in-law Summer and her friends have horses, and they were all going riding. I had ridden horses a lot in my younger years, and, because they had a spare horse, Ella, I decided to join them. The horse I was riding was a Friesian; it is huge and responds to English riding style commands. However, I was used to giving Western style riding commands. The horse and I miscommunicated. I wanted her to stop and she thought I wanted her to back up. I remember thinking, "I need to get off this horse," and the next thing I remember is being alone at the bottom of a six-foot washout area with all the ladies calling out to me asking if I was okay. My reply was, "I'm fine, but I'm pretty sure my leg is broken, and I don't know how you are going to get me out of this six-foot washout." I don't remember coming off the horse, and fortunately I don't remember being under her or having her step on me. It looked as though I had decided to have a leisurely sit at the bottom of the washed out area with my legs out in front of me.

The men from the crawfish boil, minus Lee who had gone home earlier while mistakenly thinking I was right behind him, arrived quickly after being told there had been an accident. The scene was much different than they imagined. After apprising the situation my son Joseph decided he would need his tractor to lift me out of the hole.

Have you ever seen an old movie in which the ladies sit on a swing-like contraption, kind of like a perch in a bird cage, and are lifted into the air? Getting out of the washout was something remotely like that. Once he got back with his tractor they dropped a nylon strap like you pull a car with and put it under my thighs and attached the ends to the forks sticking out from the front bucket of the tractor. With me holding on for dear life, a person behind me and one in front holding my leg they lifted me out of the washout and laid me directly onto the stretcher from the ambulance that had just arrived.

I held on for dear life as the ambulance bumped and rocked its way out of the woods.

Fortunately, God created our bodies in such a way that adrenaline kicks in during time of crisis; I was not in any pain as long as I didn't move my leg much. Lee tells me they did a full-body scan at the hospital to be sure I didn't have internal injuries. The best we could tell, Ella only stepped on me twice, once on my lower right leg, which broke both my tibia and fibula, and then on what must have been only the edge of my inside right thigh, based on bruising and the fact that my femur was not broken. I spent a total of eleven days in the hospital and had four surgeries, two of them to clean my wounds to prevent infection and two to repair the broken bones. After I was discharged from the hospital, I spent several weeks in a wheelchair following the doctor's orders to not put any weight on my leg.

I now have a metal rod, a steel plate, eleven screws, and several lovely scars on my lower right leg.

I am thankful I was not killed or paralyzed and that I still have my leg. As I told my family, I would have been in heaven and quite happy had I died, but I realize they might not have been quite as happy. I am thankful for my children and grandchildren who stayed with me at the hospital and cared for me afterward. I am thankful to have a husband like Lee who never complained about all the things he had to do for me.

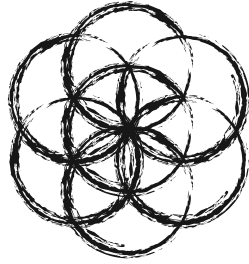
FROM LEE

It was Easter Sunday and after lunch I went home to take a nap, assuming Kathy was following behind me. I was asleep when my sister-in-law Karen called to tell me Kathy had been in a horse riding accident and I had better come right away. I got out of bed and went down there, I arrived just as the ambulance leaving. I was told was heading for Memorial but I was called shortly thereafter by the ambulance driver and told because she was beginning to go into shock she was being taken to the closest hospital which was Garden Park.

When I arrived and saw Kathy I was shocked to find the break was bad enough that the bone had punctured her skin. The doctor said because of this they would surgically clean out her leg to prevent infection. They did multiple x-rays to be sure her leg was the only bone that was broken. Around midnight the doctor came and gave us the update; she was out of shock and stabilized, and they believed with more surgery's they could save her right leg.

Our daughter-in-law Summer, our daughter Annie, and I took turns staying with her at the hospital. I remembered how she had taken care of me during and after my stroke and I felt it was my turn to take care of her. She could very easily have died. I thought a lot about how much she had come to mean to me.

Because of our business we had two out of town trips planned for that spring. One of them had us scheduled to go to Mexico the day after she was released from the hospital, needless to say we didn't make that trip. The other was to the Bahamas; only 8 weeks after her accident and with help from the airline and special accommodations from American National, the sponsor of the trip, we were able to go. We had quite the adventure getting her everywhere in a wheelchair or walker. As funny as it sounds one of my fondest memories of this time was during this trip. I pushed her to the edge of the pool and she was able to get in but the ocean was so beautiful Kathy was determined to get in the ocean. I wheeled her down to the beach as far as I could on the sand and she sat down and scooted the rest of the way into the water. What a sight to see!



Chapter SEVEN

our unfinished story

our unfinished story

FROM KATHY

As you can tell from the stories we have already told you we know firsthand that life will hand you unexpected things. We believe those things help to shape you into who you are today. Those things can also be a driver of the passion we feel for people and the profession we choose as well as the charities and events we participate in.

Lee's mother suffered a stroke in 2003 and is wheelchair bound and has been cared for by his father ever since. My father passed away unexpectedly in 2008, and my mother suffered multiple strokes in 2011, spent 30 days in a nursing home, and lived with us until her death in 2016. In 2017 Lee's father experienced some health issues and his parents moved in with us permanently. We were grateful that because of the situation with my mother we already had in place most of what was needed to take care of the need of Lee's parents. In the midst of all this life goes on.

In early 2014, we were looking for a way to give back to our community, both professionally and personally. We wanted to be a part of something that would demonstrate who we are and what we stand for; something that reflected our values and faith. In our search for this something and because of our life experiences, we came up with the idea for an event we call Adopt a Grandparent Day.

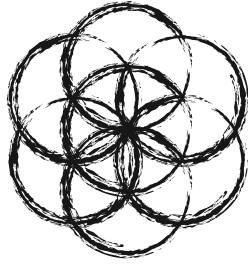
The Vision of Adopt a Grandparent Day is to recognize and honor the life and value of the elderly in our society and provide them with love and affection with no strings attached. It is a day where community volunteers honor those who are often dishonored during a time when they should be appreciated the most. We chose to schedule our annual event on the Saturday before the national Grandparent's Day.

We solicited and organized volunteers to visit with residents of nursing homes for one hour. Our community got behind our efforts, military families, church groups, motorcycle and school clubs, Girl Scout troops and everyday citizens joined our efforts. In 2014 we visited 18 nursing homes; in 2017 we visited 33. Our hope is that Adopt A Grandparent Day continues to grow and expand beyond us. We know it is making a difference in our community and we are very proud to be a part.

Our lives and our stories have been and continue to be nothing short of miraculous. Other than the scars, I have very few aftereffects of my broken leg. Lee still has some struggles with the effects of aphasia caused by his stroke. There is good in all of this; it has made us better people, more compassionate people and stronger, individually but more importantly as a team.



Lee and Kathy with copy of Proclamation from City of Biloxi recognizing Adopt A Grandparent Day 2017.



Chapter EIGHT

compound the love – why we do what we do

compound the love – why we do what we do

We've been asked time and time again: where do you think I should start saving for the future?

It is nearly impossible to answer that question without knowing more about the asker. This is one of the reasons we like to sit down with people and have a conversation. We want to find out what your desires are, then we can help you develop a plan. Without knowing more about you we can only give you a general answer and as Lee likes to say, "General information is generally wrong".

You must want to start! When you recognize the seriousness of planning you have taken a big step.

Today, there are products and innovations in our industry that we could have only wished for in the past. One of the great advantages of current technology is that it enables us provide our clients with much more detailed information which in turn becomes a tool they can use to help them make a much more informed decision.

We have often felt that transparency is the friend of the advisor who has his client's best interest at heart.

The Federal Reserve recently did a survey that found that over half of Americans could not come up with \$400 if they had an emergency.

That tells us something critically important about our culture. We live for today. Often, we don't think about tomorrow. Pulitzer-winning writer Katherine Anne Porter had this to say about our culture: "I am appalled at the aimlessness of most people's lives. Fifty percent don't pay any attention to where they are going; forty percent are undecided and will go in any direction. Only ten percent know what they want, and even all of them don't go toward it."

In school, most of us weren't taught anything about saving money. Not in kindergarten, not in grade school, high school, or even college. For many of us, even our parents never discussed money or the importance of savings.

We recently came across a 45-year-old whose father had taught him to begin saving 25% of everything he earned when he took his first part-time job in high school. Today, he's a multimillionaire and he's free from most of the financial stresses that many of us are burdened by.

Let me assure you: this man's experience is the exception rather than the rule. Our children are rarely given a road map, and if they are it only says "work hard and you will achieve something".

*What if part of your legacy was built around helping your kids
(or grandkids) get a head start on saving?*

Every time we explain how this is possible, we get more and more excited!

We have seen and experienced the uncertainties of life, even as children. Because of this we decided to search for an answer that would provide protection for our children no matter where life took them. We decide to call it, "The Child Asset Builder."

This isn't a new concept, but because of innovations in our industry, the process as well as the outcome can be highly enhanced.

The plan we use includes a "fast-start" savings program as well as life insurance, critical, chronic, and terminal illness coverage. It allows the parent, grandparent, or the owner, whoever they may be, to use the money as needed as the child reaches maturity.

Let's start with life insurance. When you are young, life insurance costs are minimal. Keep in mind that even though you can buy large amounts for a small cost, there is a requirement that the parents are insured themselves. One parent has to have at least double the amount of life insurance coverage than the child. If there are more than one child in the family, all of them need to be equally covered.

Common sense, of course.

But why would you buy it? The objection is often that a parent or grandparent would never want to profit from the death of their child or grandchild.

The number one reason to purchase life insurance when your child is young is future insurability. Once they are approved for insurance, it can never be taken away as long as you pay the premiums to keep up the coverage. Think about that for a second. Being able to purchase life insurance at a young age when costs are low makes perfect sense. No matter what happens in the future, your child is insured.

Later in life, that insurance can be a great asset that can be used to help secure loans. It can also be used for more immediate needs like paying debts or providing protection for future family members.

We call this the risk management aspect of our plan. It's about making sure that, no matter what occurs, the plan is self-completing.

In that same line of thought, consider the fact that the fast-start plan includes critical, chronic, and terminal illness protection.

Would it not be helpful for your family if, when major events occurred that are outlined in the policy—like invasive cancer, stroke, heart attack, or other serious illnesses—you could pull cash from the death benefit portion of your life insurance, based on severity?

Of course it would. But let's look at our primary reason for developing this plan. It's known as accumulation.

Many grandparents love this plan because they can pay for limited years or even use a single payment to accomplish their goal of starting their grandchild on a "fast-track" to saving.

It truly leaves a legacy for you, all while providing comfort. It allows you to know that you have helped build early assets for your child or grandchild, so that he or she can have the additional comfort and protection they need throughout their entire life.

If we just finished here, this would still be a great program.

However, we would like to share a little about how we put many of these plans together.

We combine all the benefits into one policy. It's called an "Individually Designed Indexed Universal Life plan" which we custom design to meet the maximum IRS allowable contributions. There are many companies, but we look for those that have critical, chronic, and terminal benefits included in their policies. These provisions for coverage work differently from other types of life insurance.

Like other life policies, this one also has expenses but unlike others it puts your excess dollars into bonds and fixed instruments. It even goes a step further and buys options on an index; depending on the company, there are many different options.

One of the most popular index options is the one-year point-to-point strategy on the S&P 500 Index. Simply put, through the purchase of "options" in the market the company is betting that the S&P 500 index will go up in the coming year.

So what if the bet is wrong and the market doesn't go up? Well the answer is still good news. At the end of year, if the index goes up, they exercise the option and you are credited with the gain based on the participation level and cap amount. If the market goes down, the carrier simply doesn't exercise the option and you do not participate in the loss, your money remains safe.

Yes, it is a bit more complex than this, but that's why we're here. Our job is to help you understand it in as much detail as you desire.

This plan helps to minimize the expenses and life insurance cost while maximizing the potential gain. After all, our number one objective is to build a solid asset that your children or grandchildren can use for a lifetime.

We're often asked: how much should I put in? Well, that is strictly up to you! You decide. We want to help you with a plan that is realistic, attainable and sustainable. You decide the direction of this plan and when we sit down together, we can dream a little bit and start building the blocks for your future.

As we mentioned earlier we believe one of the biggest problems we have today regarding savings is that few people teach others how to get from point A to point B.

In our 401k plans, we're told to put money in (and we do). We look at our statements and decide if we're doing good or not. But what does that even mean? What's our number?

If we don't know how much we need for retirement or life planning, what good does it do to just be putting money away? Seriously, have you ever thought about it?

A lot of us believe we've done great if we have saved \$150,000 in our 401k. What we don't realize is that we have to live off just 4% of that money. Plus, it is ALL taxable!

Four percent would be \$6,000 a year. If we are in a 30% tax bracket, take away \$1,800 of that! That leaves us \$4,200, which of course must be divided by 12, which gives us only an extra \$350 a month! Oh my!

Proper planning is a must for life and retirement. Social security was meant to cover about 40% of our income. Add just \$350 to that and a lot of us are going to be in trouble.

Let's teach our kids. Let's teach our grandkids. Understanding the value of money and the value of savings is critical learned behavior.

You might be saying, "Even if I took out this plan, when my child takes ownership of this after I'm gone, I'm sure he/she would spend every penny."

That's true. They might, and they might not.

But consider: what a time to insert your legacy! Consider adding a handwritten note. It could go something like this:

Dear Grandchild,

This letter is coming to you as the result of years of hard work and sacrifice on our part.

Because of our wise and careful stewardship, generosity and commitment to the Lord's work (tithing), you are receiving part of your inheritance, a life insurance policy with considerable value in addition to the amount of life insurance.

While this gift is important, remember that a legacy is not only leaving something for people, it is leaving something in people.

In keeping with our legacy, it is our hope that you will prayerfully, thoughtfully and wisely use this gift.

With much love, prayer and blessings for your future.

Grubba and Mamaw



Our grandchildren.

Chances are, they will be prudent with this policy and money. Teaching them how to save is so important. With your help, you have given the gift of a lifetime.

One of the great benefits of this type of plan are the loan options.

Some carriers allow what we call a variable loan. The carrier will “loan” the owner money and use the account value as collateral. Thus, the account value keeps working for the client. When you take the money out as a loan, it is not deemed as income. Replace it as soon as you can, and you can see how valuable this option can be.

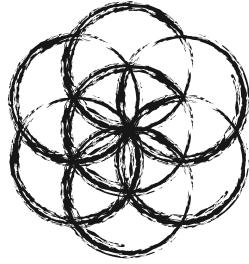
We love sitting down with grandparents and parents to discuss these kinds of topics. We think it's important to show the expenses inside these types of plans. As the years go by, the expense ratios tend to go down rapidly, as opposed to mutual funds or other investment strategies.

Building roadmaps with a clear path to your destination requires focus and review. No matter how successful you are, it's always good to have a helping hand on your shoulder.

This isn't easy. If it were, 88% of Americans would not be saying we're in a retirement crisis. Most Americans feel overwhelmed and stressed about their financial future. Wouldn't it be wonderful to take some of that stress away from your children and grandchildren?

Live life with a purpose. Every morning, we have been more than blessed by waking up, jumping out of bed, and being able to declare, “Today, I will make a difference.”

As Lee's favorite song by country music artist Amber Hayes says, “Any Day is a Good Day.”



Chapter NINE

making a difference

making a difference

We have often been asked, “Why did you get into the life insurance and investment business?”

For Lee, there were two vows he made to himself when he was young, that he would never be in life insurance sales and never be a preacher. Isn't it amazing to look back at those childhood vows and see that those things we promised ourselves we would never do are exactly what we are now doing?

Today, we smile when we reflect on our career and realize the importance of the life-changing work we do. It's our job to tell the story and persuade people like you to listen and act.

Life insurance is a topic that many of us never wish to discuss. Yet almost every day we are reminded of the fragility of life. Our stories are good examples of that.

Financial planning and financial stability begins with proper life insurance planning.

Afterwards, you should develop a spending plan. It's an important tool for creating and maintaining your financial health.

There are uncertainties in life for sure. Being prepared for whatever occurs is so important for life and retirement planning

What are your plans regarding retirement? What are you doing to accomplish your goals?

The answers to those questions have never been more important.

Eighty five percent of all Americans do not have a pension plan. Two-thirds of all employees do not have a company-sponsored employer plan at work. Of those who do, the 401k or 403 plans they have were never meant to take the place of pension plans; rather they were meant to act only as a supplement.

As I mentioned earlier, a recent study from the National Institute of Retirement Security noted that 88% of American workers believe we are in a retirement crisis, 74% say that employers don't contribute enough for a secure retirement, and 79% say the average worker cannot save enough on their own.

The story gets more compelling.

A survey in 2016 said that 45% of all American workers have saved nothing for retirement. Zero. Nada

Of those who have, the average savings account is \$5,000. What is really scary is that the average retirement balance for those about to retire is \$17,000.

Rightfully so, when discussing retirement, workers describe feeling stressed, worried, depressed, and worse, according to the NIRS survey.

We have tried to understand why life and retirement planning is not a priority.

Recently, we found a quote from psychologist Daniel Goldstein. He said, “The concept isn’t real to the younger you. You simply don’t want to think about it. It’s difficult to imagine yourself as older.”



Kathy senior year.



Lee senior year.

Lee and I are both very stubborn; we wonder if we could have spoken to our younger selves would they have listened?



Rogers' today.

As we age, we go through formal education, from kindergarten to post-graduate work of various levels. Yet in all the years of education, you may not be required to attend one class that teaches you how to develop a proper spending and budget plan for your life and retirement. No discussion of risk management, how to set a budget, or how to stay out of debt.

It's as though we are a herd of buffalo following the lead buffalo—huffing, snorting, and puffing—sprinting through the plains, only to run right over the cliff to certain death.

It's hard to realize that when we retire we only have social security and what we have saved. It seems that we all think that there is gold at the end of the rainbow. However, as we take the plunge over the cliff, it's too late to realize that we can't make it back to safety once we're in midair.

We have made it our life's work to change the perception of life and retirement planning. To change fantasy to reality

It begins with education and a helping hand. Many of us have no roadmap, no direction. If you don't have a financial coach and if you have no idea how to start or even finish, then how do you do it?

It can be a daunting task.

But it doesn't have to be.

The best way for a person to save is at their workplace. It's simple. If it can be payroll deducted and the worker never sees the money but just knows it will be deducted from their check; they have at least begun a plan.

However, not everyone can begin their plan through payroll deduction. For those people, it will require even more discipline to write a check each pay period or allow for deductions from their personal checking account. It will require discipline, but it can and must be done. It's your life. It's your journey.

A plan must have a roadmap, a direction. What will it take to get from point A to point B? If you were to drive from Dallas, Texas, to New York City, you would want to know how much gas it would take to get there.

You would also want to know how long it would take and whether you had enough resources to get there. Sometimes you might need to readjust your direction if you encountered a roadblock.

You must have a plan. A process. One is that it's self-completing. It begins with risk management for the unknown.

Life insurance? The chances are that many workers don't have it. Either they don't see the worth in it or don't realize the power of it.

Another aspect is protection for critical or chronic care that could disable the worker before retirement.

An important part of a successful life and retirement plan is the ability to get to your funds if the need arises. Life is unpredictable, and, chances are, you will need some help along the way.

Our belief is that everyone could use a mentor. Someone to help guide you to your final destination. When it comes time to focus on budget and debt, a financial coach could prove to be invaluable.

As with any journey, you must know the starting point as well as the desired destination. It's easier said than done, no doubt. Setting a budget, understanding taxes, and getting out of debt is at the core of reaching your desired financial destination. Just as important is the creation of long-term wealth with asset protection.

We call this the "Protection Plan." It covers most of the bases and puts the older you as a priority. What if we had a roadmap? What if we were excited about the journey ahead?

We love what we do, being able to help you with a direction, a plan, a roadmap. Nothing gives us more satisfaction than to see an individual reach their diamond day, that day where they retire from work to live a real retirement."

A retirement filled with paychecks for life is the goal. It takes discipline. It takes an understanding and a partnership. For one person to take on this challenge alone is almost impossible, so that's why we are life insurance professionals.

Financial goals will help shape your future. Imagine beginning a journey to be debt free, to pay all your bills on time, to establish a savings plan, to have great credit, and to keep what you have worked so hard to gain.

When you don't know where to start, it's difficult to be proactive. So many workers have already committed a large portion of their paycheck to making monthly debt payments because they didn't have anyone help and mentor them earlier on. We've made our share of mistakes. No doubt about it, this is not easy. But it's essential.

*As the late Jim Rohn once said, "Begin with gratitude
and watch the miracles flow your way."*

Today, we rejoice at each day's beginning. We literally can't wait to jump out of bed and begin our day. We celebrate life. Virginia Hahn once said, "Without discipline, you'll have regret."

Combine that with Dr. Kevin Elko's quote, "There are two pains in this life everyone has to face, the pain of discipline or the pain of regret." Which will you choose?



*Lee and Kathy in front of Haystack Rock on Cannon Beach, OR,
July 2012. One of our favorite places to visit and where we went
on our honeymoon.*

