

A portrait of Eleanor Davis Starks, a woman with short blonde hair, smiling and resting her chin on her hand. She is wearing a black, sequined, off-the-shoulder dress, a diamond necklace, a large diamond earring, and a diamond ring. The background is a soft, out-of-focus grey.

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**Blazing
a Trail**
Eleanor
Davis Starks



Ask The Expert

[Industry leader]

Lessons in Sports and Professional Success

Q&A with James Metzger

■ Summary

James Metzger has always reached for his dreams. As a teenager, he excelled at competitive sports, becoming an All-American lacrosse player. In 1989, Metzger's drive led him to create The Whitmore Group, a leading Long Island, New York, insurance brokerage and financial services firm that serves the funeral profession. Metzger continues to break boundaries with his business and as a renowned philanthropist. He talks about life, sports and what lies ahead ... personally and professionally. *Patti Martin Bartsche reports*

You credit much of your success in life and in business to lessons learned on the sports field. Can you explain why?

In sports, very few of us win every game we play. Even if you win most of your games, you still will lose a certain percentage and you will feel the sting of the defeat. Imagine how the players of Wichita State felt after a season of 36 wins and no losses, and then they suffer their only loss by two points in the NCAA basketball tournament.

A loss will teach you a lot. Did I practice hard enough? Did I underestimate my competition? Did I give it all my effort? Could I have done something different, or better? How you manage the loss will determine how well you will be prepared for the next challenge.

You get used to competition quickly when you are on the field. Most often, the opponent is the individual or team on the other side. Sometimes, though, you are in a battle for playing time on your own team. Similar competition exists in business, too. You want to be successful; you want to win. You want to shine before your colleagues and your supervisors.

A business team is similar in composition to that of a sport team. You can have a team with many all-stars but they don't always play well together. They don't win many games, they

don't win championships, or they fall far short of their potential. Without the right chemistry, winning games in sports or closing deals in business just will not occur.

How would your life have been different if you hadn't been involved in sports?

The older I get the more I think about this question. Sometimes, though, I try not to think about this for too long.

I don't think that I gave my athletic career enough attention and credit during my high school and college days. I played football, basketball, baseball and lacrosse growing up, but I always thought about doing something else. I was blessed with natural ability that gave me confidence to be successful in everything that I tried.

Without sports, I think I would have handled myself differently and I may not have been as successful. So, every day at The Whitmore Group, I try to recreate the success I enjoyed on the sports field.

While I was having a successful first couple of years playing lacrosse at Hofstra University, I became a bit restless. I started looking for something else to do besides sports. I left my lacrosse helmet, gloves and stick in my locker to concentrate on academics. I actually found this refreshing after all



the years of being involved in competitive athletics. Down deep, I started to build a foundation of confidence that has helped me build a successful business and life.

I chose a career path in sales, which has so many parallels to sports, because you are competing against other salespeople and trying to win people over to your product or service. The more confidence you obtain, the more passion you have for what you want to accomplish. With this passion, you become more competitive, whether it is on the sports field or in business. When you combine your passion with confidence, you then improve your chances to be successful.

In my path to success, I simply traded a lacrosse uniform for a business suit, and I approached the sales world the same way that I prepared for a game. For my first 10 years in business, I began each day by putting on my suit and shoes in much the same way that I had put on my cleats and uniform.

You have said that you discovered your passion for the insurance industry after college. What was it about the industry that was so attractive?

VIEWPOINT

“You have to have vision, you have to believe in yourself and you have to believe in what you are doing.”

- James Metzger

Insurance is a very competitive environment. Its appeal is that you are helping someone protect his or her assets. However, you need to remember that you come into the game as an underdog. You are underappreciated by the public. You are trying to sell someone a piece of paper that he or she hopes to never use.

At the same time, you are providing an invaluable service by protecting their most precious assets – their home, their lives, their personal assets or their business assets. I felt early on that I could be their guy, the man who would be a valuable resource for them. By combining this with my choice to be involved with the sales side of the business, my passion to assist others and to be successful was born.

Early in your career you identified the funeral profession as a segment with unrealized insurance potential. What were you able to see that others didn't?

How I became involved in the funeral profession is similar to a saying in golf – “I’d rather be lucky than good.” My involvement at an early age actually was the idea of an executive for whom I worked during my first insurance job. He thought the funeral industry was underserved, but that it provided an outstanding underwriting opportunity. He felt that losses could be controlled and the nature of the business would result in a limited amount of litigation.

Initially, I found that the funeral business was a profitable opportunity from an underwriting standpoint. Over time, I also realized that these family-run businesses delivered so much more.

They are a significant part of their communities. Funeral directors and funeral business owners are the most community-minded, civic-minded businessmen and women with whom I have developed professional and personal relationships. They have taught me a great deal about putting my best foot forward to represent myself and to conduct business properly within a community.

Funeral businesses give back considerably to their communities. Their compassion is authentic for their client families. They have a calling to help their neighbors at times of mourning but also to provide a foundation for a neighborhood.

As a community-minded person and business owner, I have that same calling and I have followed their lead in building my relationships within communities.

That first day when I started working closely with the funeral profession was a long time ago. Today, I am able to provide funeral directors with the most comprehensive programs that are of interest and important to them, and my colleagues and I are able to conduct business on a sophisticated level that is appreciated. As my relationships within the funeral profession grew, my business expanded. The volume then helped us develop better pricing that was beneficial to all our clients within the profession, and we have since been able to develop protection that really is specialized for them.

Was there ever any question in your mind that you would become the largest broker provider of

commercial property and casualty coverage for funeral service professionals?

It was ambitious for me to pursue the funeral business, because to this day a lot of funeral homes still prefer to work with local brokers as part of their support for their communities. The challenge to me was to make a more compelling case for a funeral director to come with me and loosen a few of those community ties. I had to develop better products, more competitive products and better coverage to differentiate myself and overcome the obstacles.

The local community “Main Street” continues to shrink, and businesses are seeking opportunities with companies such as mine with a strong brand, competitive pricing and diverse products. More and more, business owners are looking toward specialists to help them with their needs, and over the years we have become one of those specialists. We started in the New York boroughs and during our 25 years we have expanded onto Long Island. We are different. We continue to refine our coverage options, we always seek opportunities to develop more competitive pricing and we have built a very strong brand within the funeral profession that allows people to feel secure with us. This has allowed us to extend our relationships within the funeral business and has helped us to expand beyond the greater New York metropolitan area.

How do you identify areas of opportunity?

On the playing field, there always are players who are bigger, faster, stronger and smarter than you. In business, the market is just as competitive and you are not able to control all aspects of the game. The more that you like what you are doing then the better your chances will be for success. That is because you will work harder to identify opportunities, and when you find them you will prepare

and train to win a game or that new piece of business.

For me, I know that if I knock on enough doors of opportunity I will be successful a good percentage of the time. If I just can get face-to-face time with potential clients, I am confident, with my skills, knowledge and the variety of programs we have established, that my company can begin to develop a relationship that will be beneficial to us and every one of our clients.

Whether a client is a millionaire with a mansion and a yacht, a business owner with multiple facilities and many employees, or, like many of us, an individual focused on protecting a home and other assets as plans are made for funding college education for the children, The Whitmore Group provides the personal counseling, the game within the game, to address large and small insurance coverage. Clients partner with us, and together we develop the best programs to meet immediate and long-term needs.

People often want success quickly; how important is it to put in the hard work first?

You have to have vision, you have to believe in yourself and you have to believe in what you are doing. If you possess the passion for your field, such as the sport of golf or the field of acting, both of which are difficult paths to travel to achieve success, then it's all about hard work. Sprinkle in a little luck. Golfer Ben Hogan once said the harder he practiced the luckier he got.

All your preparation will be rewarded when you find that opportunity. But, if you are not willing to put in the hard work for a long time, don't count on becoming highly successful.

Philanthropy is a part of your DNA ... Why is it important to give back, and just as importantly, how do you decide what to support?

One of the keys to success, and I feel strongly about this, is to embrace opportunities to give back. I am

involved in my communities, and I like my clients to know this and, if they wish, to work with me, or me with them, to help others in our communities to live better lives.

Many businesses contribute to their communities and, in the process, they strengthen their brands, their place and their position within those communities. Giving back is an excellent attribute for any business and any person. Like many others, I do it from the heart and where I see a need. There also isn't any reason that a business or person should not experience some gratification by helping others, or receive some recognition for these financial and time contributions.

Many people within the funeral profession are successful but are not necessarily wealthy. Their contributions truly showcase their passion for their profession and their compassion as caregivers. They are totally dedicated to their communities. They love their neighbors, and the returns come back to them in many ways. I actually think this is a great personal plan and a great business plan. We consider ourselves fortunate to be able to give back.

What was the best piece of advice you've been given? The worst?

The best piece of advice I received in the insurance field was to create and build a booker business. That means to continue to extend the number of customers for which an insurance salesperson can provide solid and cost effective services. I was told to do this for five years, and if done correctly I would have a snowball rolling down the mountain.

That was great advice, because early in my career I had many difficult and very frustrating days filled with a lot of disappointment. I was told to try to stay in the game for five years, and after that time I should have enough business to lay the foundation for the rest of my career in insurance. I never forgot that. After 25 years of success, I

often give this same advice to younger colleagues.

The worst advice also came early in my career, and it was the opposite. A funeral director told me that I was too good to sell insurance for the rest of my life. He honestly felt he was complimenting me and that I could accomplish more beyond selling insurance. This conversation opened my eyes to see that the platform on which I was building my business was working, especially with the funeral profession. I was providing them with the products and services that met their personal and business needs.

What do you want your legacy to be?

I would like others to always know that I didn't forget where I started. I was raised in humble surroundings, taught to work hard and be respectful, and to help others when I could. My sports career and then my business background reinforced all that I learned from my family.

I am in a position today to help others, and I make sure that this is part of everything I do. It is personally gratifying to help a person with insurance needs, but it is even more gratifying to support others who need a helping hand. These include children looking for adult role models for guidance, kids who just want the opportunity to try a sport but do not have financial resources for equipment, contemporaries of mine who have been hurt by this economy and those older than me who require our attention.

My business does benefit from the support I provide to our communities. But the reason I provide my time, my company's professional resources and financial support is simply because I can, and I want to help others when I can. The benefits that my company receives from our philanthropic work in various communities provide me with additional resources to maintain these programs and to find new ones where I and my employees can make a difference. •



*John McQueen, President and CEO of
Anderson McQueen Funeral Homes
wanted to make sure he was covered.
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We have provided our clients with \$10 million of limits for pricing they were previously charged for \$2 million limits.

Funeral industry professionals such as John McQueen, understand the importance of securing sufficient umbrella limits as well as having the proper coverage for their businesses. By insuring your company with Whitmore's Umbrella Program, you can rest assured that your coverage will be there to protect you when you need it. Higher limits and better protection for a very competitive price is available to you and your business. Make sure your Commercial Umbrella Policy is there for the "rainy days" and call The Whitmore Group for a quotation today.



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370 Old Country Road • Suite 200 • Garden City, NY 11530
www.whitmoregroup.com • Office: (516) 746-4141 • (888) 747-3343 • Fax: (516) 746-7875