

JIM GRIFFITH

THE LESSONS OF LIFE AND HOW THEY MOLD YOU



*Today is only one day in
all the days that will ever
be. But what will happen
in all the other days that
come, can depend on what
you do today."*

Ernest Hemingway

THE LESSONS OF LIFE AND HOW THEY MOLD YOU

Jim Griffith



forward

**THROUGH THE BEST AND WORST OF TIMES
YOU'VE GOT TO PUSH FORWARD**

Nothing is more important than family.

I'd like to start by thanking my father and mother, Howard Griffith and Catherine Rankin, my stepfather John Jimmy Rankin, my grandfather and grandmother Jessie and Katie Griffith, my teachers at Piney Woods boarding school; Magee High School; Jackson State University; Drury University and everyone who taught me when I was a child the value of living a meaningful life and the joy that comes from helping others.

I'd also like to acknowledge the cadre of the Military Science Department at Jackson State University for reinforcing the lessons I learned early in life: the joy of paying it forward with duty, honor, and service because true wealth in life is measured by the things you have that money can't buy: family, friendships, and the relationships you build with others.

I find great joy and passion in helping others. As a financial adviser and insurance agent, I live a life filled with purpose and passion. Every day I cherish the opportunity to help others leave a legacy for their families. Nothing gives me more joy than building new relationships and helping others reach their financial goals and objective of having a roadmap to a meaningful retirement.

MY INSPIRATION



CATHERINE GRIFFITH



HOWARD GRIFFITH



KATIE GRIFFITH



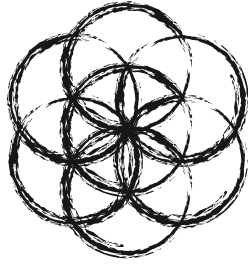
JESSIE GRIFFITH



JOHN JIMMIE RANKIN

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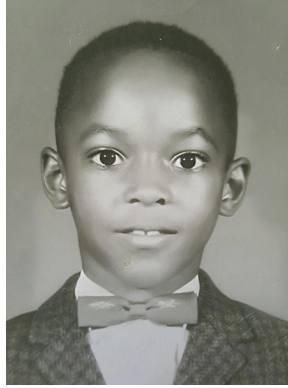
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Chapter ONE

the early years

the early years



JIM GRIFFITH

My parents, Howard and Catherine Griffith, raised me with love and taught me the values that have brought me through moments when “life happens”—the times that truly challenge and define you as a person. Mom and Dad placed major emphasis on continuous education, the value of investing in yourself, and the importance of sacrifice and hard work. The work ethic and values they instilled in me helped make me the man I am today.

To this day, I carry with me some of their favorite sayings: “People will always talk about you whether you’re doing good or bad, it’s up to you to determine how you’re doing.” “You can do and accomplish anything in life with focus and determination.” “Believe in yourself, keep your head up and your nose to the grindstone and always keep moving forward.” “If you want something bad enough, go to work and get it because it won’t come get you,” and finally, “There’s no such thing as luck, there’s preparation, hard work and opportunity. When the three come together that’s the definition of success.”

My mother made sure I understood the value of a great education and that education is a continuous process. “Every day there is a lesson to be learned,” mother often reminded me. Everything that happens in life good and bad is an opportunity to become a better person. I will always remember mother’s favorite saying: “You can learn something from a fool, that’s how not to be one.” There is truly nothing like a mother’s love. When I began to stray off course, mother would always snap me back with her favorite saying: “You better get it together, I brought you in this world and I’ll take you out.” I was smart enough to never put that to the test. After all, mama didn’t raise no fool.

I cherish all the memories of growing up as a child surrounded by family.

As a child, I always shared my toys with my friends. I recall like it was yesterday the Christmas Santa Claus brought me the Rock ‘Em Sock ‘Em Robots. I was so excited that toy was number

one on my Christmas list. It had two robots boxing in a ring. When you hit your opponent under the chin, the head would pop up and make a funny sound.

I had a very memorable childhood. I remember my first bicycle, BB gun, kite, go-kart, the first time my father took me fishing and the thrill and excitement of catching my first fish. I still get that same feeling today when fishing.

Dad loved to hunt. I remember going squirrel, rabbit, and deer hunting with him. I will never forget the first time he let me shoot his 12-gauge shotgun. I didn't follow his instructions and paid the price: I fired the gun and the recoil knocked me on my backside. Dad laughed so hard tears came to his eyes. "I told you to hold the shotgun snug to your shoulder before you pulled the trigger," Dad said, laughing as he helped me off the ground.

Grandma was great at making a meal from the catch of the day. There was nothing like grandma's fried rabbit and squirrel smothered with rice and gravy, collard greens, black-eyed peas, and hot water corn bread. I savored every bite and can still taste the flavor of the meals grandma prepared with loving hands.

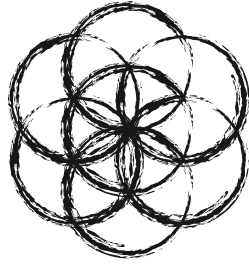


HOMETOWN

I was born in the small town of Magee, Mississippi, in Simpson County and grew up in a small, modest home. My father was the hardest-working man I've ever known and was always self-employed.



THE FAMILY HOME



Chapter TWO

the barber shop

the barber shop

My father was a great entrepreneur. His first business—a barbershop—was located on the back nine of the golf course at The Sanatorium Hospital in Simpson County, now known as Boswell Regional Center. When I was just 5 years old, I remember asking Dad why he wanted to be a barber and he said, “People will always need a haircut. If you help people with something they need, you’ll make a difference for them and yourself.” This was one of my first lessons. There is great value created when you help other people.



HOWARD GRIFFITH, MASTER BARBER

My father was not a highly educated man, but he was a great businessman. Father never finished high school but instead learned a trade as a barber. That was the beginning of an unbelievable career. After building his clientele and saving as much money as he could, he opened a restaurant.

Back in the day, they called it a café. Me being the curious child I was, one day I asked Dad why he wanted to go into the restaurant business. Dad said “Son, people need to eat. I’ve cut hair for years and day after day I hear people say they’re hungry and need something to eat while waiting for a haircut. Having a restaurant next door to the barber shop will take care of that need. Customers can walk next door to eat and not have to leave the barber shop and lose their place in line. A restaurant would take care of that need and complement the barber shop business.”

This was lesson number two. The first was to know the value of helping others and making a difference in people’s lives. The second was to identify a problem or need people had and

help them solve it. Dad also emphasized the value of saving money. He would always say, “Save your money like your future depends on it, because it does.”

One day, Dad noticed the golfers would park under a big shade tree to cool off before they would tee up on the back nine of the golf course.

We set up a spot next to the café for the golfers to stop and cool off. Dad put a sign up that read, “The Cool Breeze Cart Stop.” We were creative and strategic in setting it up. There were a couple of big shade trees in front of the café, a nice spot for the golfers to take a break. Dad had me run a utility cord out to the trees to plug in two big fans to provide a cool breeze. We used this spot to serve sandwiches and cool drinks to the golfers.

Dad typed a simple numbered menu: (1) The Pan Trout Sandwich, (2) Hamburger, (3) Hotdog. All the orders came with a cold bottle of water that had been covered with ice in one of those big old school washtubs. The drinks were cold and perfect for quenching the golfers’ thirsts.

Lesson number three came when the Cool Breeze Cart Stop was ready to open. Dad told me to go to the clubhouse and give a menu to all the golfers. Tell them when they get to the back nine of the golf course they can stop by the Cool Breeze Cart Stop, get a quick bite to eat, a cool drink and cool off under the fans.

So off I went to the clubhouse on a mission to give every golfer a menu for the Cool Breeze Cart Stop. I had no clue I was getting my first lesson in sales, marketing, and business branding.

When I got to the clubhouse, I gave menus to every golfer I saw. I even walked in the clubhouse and gave menus to the golfers inside.

Everyone took a copy of the menu. I got a few funny looks when I first walked inside the clubhouse. The strange looks turned to looks of interest and curiosity when I told everyone to stop by the Cool Breeze Cart Stop before they teed off on the back nine: “You can cool off under the trees. We have fans running, the drinks are ice cold, and you can get a quick bite to eat. We would love to be of service.”

When I returned and told dad what I had done, he looked a little upset at first. I didn’t tell you to go inside the clubhouse. I replied you didn’t tell me not to, most of the golfers were sitting inside where it was cool. Dad gave me an angry look for a few seconds—then he started laughing. After a few minutes, he stopped laughing, looked at me, and said, “Son, everything is ok. You took a different path and it was better than my plan.” At that moment I learned you got to get in the middle of the road to get run over and out of your comfort zone to make a difference. I dared to go inside the clubhouse to get the job done and it paid off.

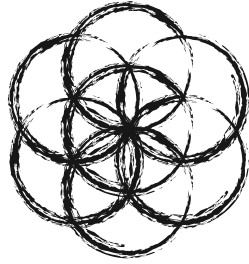
I was relieved when I realized Dad was ok with what I had done. I felt like I had finally caught a break—but I didn’t. Dad told me because all the golfers knew me my job would be to take their order when they stop by the Cool Breeze Cart Stop. “They clearly know you, like

you, and trust you because they didn't kick you out of the clubhouse. The golfers will feel comfortable placing their orders with you."

I already had enough responsibilities: sweeping the floors in the barbershop as Dad cut hair, emptying the garbage cans, washing windows, picking up trash around the building and grounds, cleaning tables and mopping the floors in the restaurant. Now I had more work to do so watching the Bugs Bunny Road Runner cartoon hour was out the window.

Dad was right again: this venture took off like a jet, and the golfers and I had a great time. I would sit under the tree and talk with the golfers and we became great friends. I developed some awesome relationships, they taught me about golf, and I sold lots of cool drinks and sandwiches.

We quickly started turning a hefty profit with this venture, and the café was doing great. Dad sat me down and explained why. He said the relationships I developed with the golfers is why they do business with us. They like you, know you, and trust you. Never violate that, it's rare and special."



Chapter THREE

the entrepreneurial spirit

the entrepreneurial spirit

While sitting under the shade trees with Dad on a slow day in the barbershop, I learned another valuable lesson. Directly across the street from the barber shop was The Sanatorium Tuberculosis Research Hospital

Dad asked if I knew where the people at the hospital went to eat lunch. I told him no. Dad took a few minutes to think and told me to go to the hospital and ask a few people where they eat lunch.

Lucky for me, I knew several people who worked there so off I went to get the scoop. To my surprise I discovered that everyone had a short lunch break and brown bagged it every day. When I got back and gave Dad the news, he immediately hit the typewriter and typed a special menu for the hospital workers. When finished he made copies handed them to me and sent me on my way back to the hospital to give a menu to everyone I saw. He told me to make sure to leave extra menus at the nurse's station and tell everyone we will deliver their order.

Shortly after that, the phones were ringing off the hook and I was busy as a bee. Business was booming, and I was becoming well known in the community. Dad gave me a raise for the extra work but made sure I saved a percentage of every dollar I made. "Always pay yourself first," he said, "don't spend all your money without saving for your future." As a child, he taught me the importance of starting a savings plan at an early age. When I was just 10 years old, I took 25% of every dollar I made and put it into a savings account at the bank.

Before long, I had a few thousand dollars in my savings account. Shortly after that, I started putting money into a Certificate of Deposit. Life was good and it was awesome to have a savings account and money in a Certificate of Deposit at the age of 10. At an early age, I was taught the value of a great work ethic and developing great relationships.

I was different than the average 10-year-old. I missed watching many of my favorite cartoons and I didn't get to play as much as the other kids. But, I learned at an early age that there was so much more to gain from what I was doing.

While delivering food to the hospital one day, I was asked if we had roasted peanuts. I said no and proceeded to start a conversation about peanuts. To my surprise, everyone at the hospital loved peanuts, especially boiled. I made my deliveries and went back to work in the barbershop. After thinking about the peanut conversation, I decided to go into the peanut business.

When we made our next trip to get supplies for the restaurant, I saw a peanut roasting machine. I asked dad to buy it for me. I told him about the conversation I had with the people

at the hospital. He got a big smile on his face and thought for a minute and said I'll help you buy it but you have to pay me back half the cost. I thought about it for a few minutes and then agreed to the deal. Dad kicked in a hundred pounds of peanuts to get me started and said the peanut business was all mine and he would be watching to see what I did with it.

Three months later, I paid him back in full. Dad was surprised and asked how I managed to pay him back so fast. I laughed and said, "I just told you about the roasted peanuts, they really love them boiled." He looked at me and said, "You didn't tell me they wanted boiled peanuts too". I looked back at him with a smile on my face and said "You didn't ask."

I explained to him how I had grandmother boil peanuts for me so I could sell more and pay him back faster.. I wish you could have seen the smile that came over his face. I was learning the value of what my parents were teaching me: Always treat people the way you want to be treated, work hard, do what's right, and plan for your future.

One day while hanging out with the golfers, one of them asked if he could have a cup of ice. That summer was a scorcher and after a while I was giving away several cups of ice a day. The golfers had a problem and so did I. They needed to cool down in the scorching heat and I needed my ice. Giving ice away was cutting into my profit margin. Dad always taught me to watch my pennies and my dollars will take care of themselves.

During the next trip to get restaurant supplies, I noticed a snow cone machine and thought about all the ice I was giving away. Then it hit me. I could add a little sugar water and food coloring to the ice and sell snow cones instead of giving ice away. That would solve both problems.

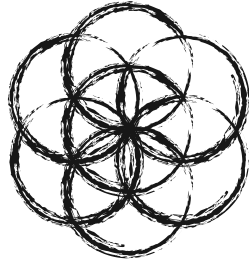
Dad helped me finance the snow cone machine with a loan from our banker and I was soon selling snow cones instead of giving away my ice. Once again, I paid the loan off early. A short time after that, Dad sat me down and explained how I had just gotten my first lesson on how to leverage money.

"I wanted you to borrow the money from the bank to buy the snow cone machine," Dad said. "I cosigned the loan for you but used the money in your savings account as collateral. You got a lower interest rate because the loan was secured. You leveraged the money in your savings account to get the loan then invested the money and got a higher rate of return than the interest on the loan and you paid the loan off early. That's leverage," he said. I looked at him like a deer in headlights, but trust me, I understand it all too well now.

One day Dad took a long look at me while I was working and a big smile came over his face. I asked why he was smiling so hard, he replied, "I'm so proud of you keep working like that, save as much of your money as you can, and you'll appreciate it when you get older."

Things were going along fine and once again life happened. The business caught fire and burned to the ground. It was devastating for a while, what a setback. Dad took a job selling cars for a dealership in Magee until he found a new location for the business. Dad stayed focused and told me that when bad things happen in life, and they will, they should make you stronger and give you more drive and determination to succeed. He told me things happen for a reason and that the night always gets darkest before the dawn. He was right!

We came back bigger and better. Having the business on the golf course was good, but it was better in the new location, just off Highway 49 South in Simpson County. Soon after we rebuilt the business, Interstate 49 was built. The new business was right in front of the freeway across from the Simpson County Legion Lake. Things do happen for a reason, we were back bigger and better than ever.



Chapter FOUR

the big comeback

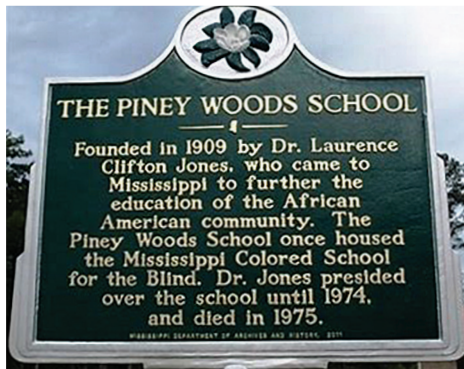
the big comeback



THE NEW LOCATION OF GRIFFITH OLD FASHION FOOD,
GRIFFITH BARBERSHOP & GRIFFITH USED CARS

I soon got my barber's license and started cutting hair. I continued to work hard while Dad kept expanding the business and finding new ventures that provided people in the community with products and services they needed and wanted.

Before long, we were in the used car business, had juke boxes, pin ball machines, and pool tables in several establishments in surrounding counties. We began to purchase mobile homes to provide affordable housing in the community, leased land to the Five County Child Development Center for the local Head Start Program, started Griffith's Old Fashion Food, a beauty supply business, and provided commercial rental space for other businesses.



GETTING MY EDUCATION

While working in the family business, I still had to get an education. My parents weren't satisfied with the public school system so they sent me to boarding school at Piney Woods when I was nine years old.

Piney Woods was founded in 1909 by Laurence C. Jones and is one of the four remaining Historically African American boarding schools in the United States.

It is currently the largest African American boarding school and the second oldest continually operating African American boarding school in the country.

The curriculum at Piney Woods combined strict discipline, Christian teaching, and chores with classroom instruction. More than ninety-eight percent of Piney Woods graduates go on to attend colleges and universities that include Spellman College, Morehouse College, Xavier University, Jackson State University, Tougaloo College, Harvard University, University of California at Los Angeles, Princeton University, and many other prestigious institutions of higher learning.

The quality of education was excellent and having exposure to instructors from around the world broadened my horizons at a young age. Every weekend, I would go home on Friday after class and work until late Sunday when mom would shuttle me back to Piney Woods for class on Monday.

I loved going to school at Piney Woods. Back then, the dress was formal. We wore khaki pants with a white shirt and a blue blazer or a suite and tie. The instructors were great, and it was truly a world-class educational experience. I even learned how to milk a cow and bale hay, it was character building.



GROUP EDUCATIONAL SESSIONS



REAL HANDS-ON EXPERIENCE

I still remember the formal Sunday dinners in the cafeteria. They were big events that were part of a class in etiquette. Everyone dressed up for a dinner that included a finger bowl and all the different glasses china and silverware.

It was like a state dinner. We were taught and expected to know how to conduct ourselves the proper way. If someone didn't know which fork to use or the difference between a soup bowl and finger bowl we got a chance to laugh and help each other learn while having a good time. My time at Piney Woods was cut short. The public

school system was finally integrated, and my parents wanted me to finish eleventh and twelfth grade in the public school system.

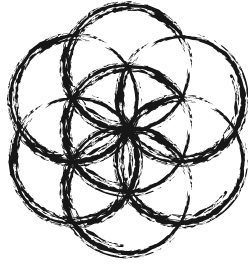
Being supporters of the Civil Rights Movement they felt it was a matter of principal that I should attend my last two years in the public school system once it was integrated. I didn't want to leave Piney Woods, but I understood.

During my time at Magee High School, I kept my focus on school and working in the family business. I had a great time playing football and basketball. I played in the band and even ran track for a while. But nothing took the place of being at home with mother and father, learning about the family businesses and hanging out with granny.

After high school I attended Jackson State University in Jackson Mississippi and began my secondary education. Having come from the small town of Magee Jackson back then was a big thing, so my first year in college was quite festive to say the least!



JACKSON STATE UNIVERSITY



Chapter FIVE

getting my education

getting my education

After my first year at Jackson State I settled down and focused on my studies. I started out as a biology major but later changed my major to psychology. I got down to business and became a responsible young man.

While attending Jackson State University I was quite active. I enjoyed and excelled as a cadet in the Reserve Officers Training Corps (ROTC). I was also active in student government. The training I received as a ROTC cadet was the best, and I excelled in the program.

The military training was hard, but I enjoyed every minute. It helped develop my leadership skills and I excelled quickly as a result. I received numerous citations and awards while in ROTC for leadership between 1978 and 1979. I earned awards for being the Superior Military Student, Superior Military Cadet, the Superior Military Graduate and was awarded the George Catlett Marshall Award in recognition for my performance. I was rated number one in my battalion at summer camp and number nine out of 2700 cadets attending summer camp. My performance was the best ever for a Jackson State University Student.



JACKSON STATE UNIVERSITY
ROTC BATTALLION COMMANDER, 1978-1979

During my senior year at Jackson State University I finished ROTC basic training rated number one in my battalion and was rated number nine overall nationally. I was also appointed to the position of ROTC Battalion Commander my senior year and was student body president and graduated with honors.

Griffith Gets Award

Jimmy L. Griffith, from Magee, Mississippi, a senior at Jackson State University, graduated from the 1978 Fort Riley ROTC advanced camp July 12, 1978, and collected two coveted awards in the process.

Cadet Griffith was rated number one in his battalion and was rated number nine overall out of 2700 cadets attending the summer camp. Cadet Griffith's performance was the best ever for a JSU student. Because of Cadet Griffith's outstanding feats, he has been designated a distinguished military student (DMS) for the 1978-79 academic school year based on exceptional academic achievement and professional leadership abilities. Cadet Griffith stated that the training at summer camp was not as difficult as he had anticipated. The leadership role as company commander was the least difficult for him. This, he feels, was due to the fact that he had cooperation of his fellow workers. To compare the various leadership roles with being president of the student body, he said it was about the same. "You must have an understanding of the people you are leading, along with their

have the ability to communicate with others." He said the training at camp gave him the opportunity to put into practice the classroom instruction he had received during the previous school year. He feels that the training at summer camp was excellent and very challenging both mentally and physically.

Cadet Griffith plans a career in the army, but has not completely made up his mind as to which branch he prefers — quartermaster, adjutant general, air defense of signal. He stated that his preference leans more toward quartermaster, with his initial assignment to be in the United States and then an overseas assignment.

The ROTC advanced camp recondo program was the best for him, Cadet Griffith said. He won the camp's recondo badge and maxed the physical training test. Only 20 cadets out of 2700 accomplished this challenging goal. He also won the American Legion Award for leadership. The picture above shows Cadet Griffith accepting the American Legion Award for leadership from Command Sergeant Major (retired) Robert E. Vernon, Fort



JACKSON STATE UNIVERSITY
HOMECOMING KING AND QUEEN,
1979

My time at Jackson State University went by fast, and I was soon commissioned as a second lieutenant in the United States Army.

While in the military I continued to do well. My first assignment was foreign liaison officer at Fort Benjamin Harrison, Indiana. This was an awesome experience. I was the foreign liaison officer for junior-grade military officers of allied nations coming to the United States for military training. It was a great experience meeting and making new friends from around the world who would become the future leaders of allied countries.



SECOND LIEUTENANT JIM GRIFFITH,
UNITED STATES ARMY

This assignment was a great education why it's importance to learn from and respect people of different cultures and nationalities. This was the beginning of a great military experience. After this assignment I was transferred to Fort Leonard Wood, Missouri.

The education and discipline I received at Piney Woods, Jackson State University and ROTC served me well. Upon arrival at Fort Leonard Wood I was given an assignment as an executive officer, second in command. This was not a position normally given to a newly commissioned second lieutenant. I quickly realized I was going to need help so I decided to get it from the best source available, the people who had the experience, so the next day I had a meeting with all my platoon sergeants, first sergeants, and sergeants major.

Everyone was anxious about the meeting but they soon were at ease when they heard me say I need your help. "You all have been in the military more years than I have days. I need you to teach me what I need to know to become the best executive officer you've ever had." The room became silent and I thought I had done something wrong, especially when the

sergeants major asked if I would step out of my office for a few minutes.

The first thing that hit my mind was, “Is he serious. He wants me to leave my office!”

I granted the request and walked outside, five minutes later the door opened. I walked back inside and for a few seconds the silence was deafening.

I sat at my desk still wondering what just happened. Then, the sergeants major said, “Sir, in all our years in the Army, we’ve never had a second lieutenant do what you just did. Most of you are power struck and a pain in the behind, but asking us for help the way you just did has never happened. We’ll teach you everything you need to know and then some.”

I got a detailed briefing from all my noncommissioned officers on our current status and what they needed to accomplish their mission and we were off to the races.

I came up to speed quickly and in no time had settled into the position. Within a year, the captain in command was given another assignment and I was appointed company commander. The lesson I learned from this was when you need help, get it from the best qualified people you can and be prepared to get outside your comfort zone.

The remainder of my tour at Fort Leonard Wood was fantastic. When I finished my first command I was promoted to captain assigned another command and continued to do well.



CUTTING THE CAKE AT MY
PROMOTION CEREMONY TO CAPTAIN

The continuing education and experience I received in the military was first class. The experience and knowledge I gained from the generals I worked for and the encouragement and support they gave me helped me further develop and learn the skills and responsibility of leadership.

My greatest challenge and learning experience in the military was training to become

a nuclear, biological and chemical (NBC) warfare officer. Training soldiers how to survive a nuclear, biological and chemical warfare attack, maintain a mission-oriented protective posture, and stay alive under such adverse conditions while accomplishing their mission was no laughing matter. Attention to detail was a must and I finished the training at the top of my class. After getting certified in this training I was appointed the command (NBC) training officer.

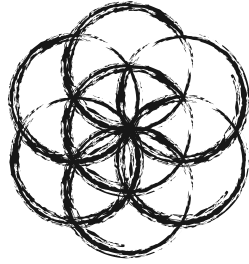


After a year of receiving calls from recruiters I decided to attend a recruiting seminar and was interviewed by Pfizer, Corning, and McKesson. The following week, I received a call from a recruiter and was told I had received a job offer from all three companies. I was wrapping up my third assignment as a company commander and had options to stay in the Army or move into corporate America. I was caught off guard by this and it was totally gut wrenching. I loved the Army but having grown up in a family business pushed me to move back into the business world.



GETTING MY MBA AND GRADUATING WITH
HONERS FROM DRURY UNIVERSITY

I finally decided to resign my commission and took a position with Corning, Inc. Corning moved my wife and I to California where I started a new career as Manager of Domestic and International Marketing and Sales for Corning's Scientific Products Division. My love for the military led me to join the Army Reserves at the Presidio of San Francisco in California, where I was given command of the Seventh Psychological Operation Battalion. There's much more I could tell you about my military career but if I did I'd have to kill you. 🤔



Chapter SIX

overcoming adversity

overcoming adversity

I worked for Corning until I was rear ended by an eighteen wheel truck and had to take a year off work to recover. I was able to financially weather this storm because I learned at an early age to save money for a rainy day and stay focused in the face of adversity.

These were challenging times. My wife and I had gotten divorced and it was not the best of times but I stayed focused and worked my way through the storm. After a year of therapy and rehabilitation, I was ready to get back to work. My doctors recommended I find something that required less travel than my past job to prevent potentially aggravating the injuries from the truck accident. I had to pivot and make a career shift.

While looking through the San Francisco Chronicle, I noticed an advertisement for a stock broker. I had some personal experience trading in my personal brokerage account and decided to check it out. I went through the interview process and got hired on the spot. The chairman of McLaughlin, Piven, Vogel Securities, Inc., hired me as his personal assistant and taught me the business. After 6 months I was up and running in my new career. Determined to make this work I began to put in extra hours.

I found this to be somewhat of a calling and started to really love my new career path. The thing I loved most was building relationships and trust with people over the phone that did \$100,000+ transactions with me. What a responsibility and position of trust! It was an awesome feeling knowing the work I was doing was making a meaningful difference in people's lives.

I found myself gravitating toward selling tax-free municipal bonds and retirement planning. As I honed my skills and learned from the top producers at the firm I began to work like a rock star. On trips to work in the 30 Wall Street office, I developed relationships with the bond traders and back office personnel while the chairman watched my every move. I was working from 4 a.m. to 8 p.m., sometimes longer, building my book of business and helping people achieve their financial goals and loving every minute of it.

After four years I worked my way to vice president and became the top producer in the San Francisco office and one of the top producers at the firm. A year later I was promoted to Senior Vice President/Director and continued to work hard and grow my business.

My years at the firm were rewarding and the knowledge I gained still serves me today. The values and work ethic I learned and the excellent education and experience while working at the firm help me provide the advice my clients need to obtain their financial goals and objectives for themselves and their families today.

The fact that challenging events will happen is a constant. Adversity great loss as well as great joy are all part of living. How we deal with these issues is what defines us and determine whether we grow and become a better person or wilt away in pity and sorrow and fall by the wayside.

To take the blows of life and spring back is something we all can do by keeping the right frame of mind. In times like this we need help from people who possess the knowledge and skills to overcome the speed bumps we encounter.

I can attest to the fact that if you keep the right frame of mind and stay focused you can overcome the most difficult challenges life can deliver. I've had some of the most devastating losses life can deal a person and overcame them because of the relationships and guidance from people who really care.

One of the most important lessons I've learned in life is there are some people who you simply must cut loose. Just like all business is not good business some people are not good to have in your orbit. The environment you allow to exist around you and the people you allow into your life are all important factors that define the quality of life you live and experience.

I can't put a price on the lessons and values my parents instilled in me while growing up: treat people with dignity and respect the way you want to be treated, learn the value of hard work and education; understand that you get what you give in life and education is a continuous process.

The foundation I received from the educational institutions I attended reinforced my family values and have helped me navigate life's challenges. The experience I got from my ROTC leadership training and the hands-on experience I gained while a commissioned officer in the United States Army taught me that with great responsibility comes great sacrifice. When the lives of people depend on the decisions and actions you take, you always do what's right and take care of the people who place their trust in you.

Throughout my career as a financial advisor and insurance agent, I always have and will conduct business sticking to these values and principles.

I recommend to all my clients to start investing in their future and their children future as early as possible. I stress the importance of always paying yourself first if you want a meaningful retirement. Have a plan that provides

protection from market loss and money for long-term health care. Buy enough life insurance to secure the financial security of their family. Always have an exit strategy. Make sure to have a tax strategy because it's not what you make it's what you get to keep that counts. Always have a legacy plan in place for future generations. Never stop educating yourself and always treat people the way you want to be treated. Surround yourself with positive and supportive people and stay away from toxic relationships and environments. Above all, remember:

"Today is only one day in all the days that will ever be. But what will happen in all the other days that come can depend on what you do today."

"Earnest Hemingway"



COMMAND PASS AND REVIEW
OF THE TROOPS



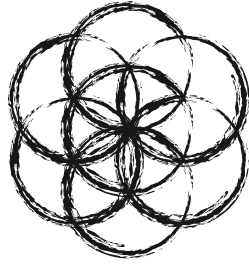
HEADQUARTERS COMPANY PASS AND
REVIEW OF THE TROOPS



DRILL SERGEANTS READY TO ROCK



CAPTAIN GRIFFITH RECEIVING THE
COMMAND SAFETY AWARD



Chapter SEVEN

compound your love

compound your love

I've been asked time and time again: where do you think I should start?

It's nearly impossible to answer that question without knowing more about you.

Most times I reply, "You just did!"

You have to want to! Understanding the seriousness of planning is a big step.

Today, there are products and innovations in our industry that I could have only wished for in the past. One of the great advantages of technology is that we can provide our clients with so much more detailed information these days, so that you can make a much more informed decision.

*I 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 said that over half of Americans could not come up with \$400 if they had an emergency.

That tells us everything we need to know about our culture. We live for today. Often, we don't think about tomorrow.

In school, we didn't learn anything about saving money. Not in kindergarten, not in grade school, high school, or even college. Often, our parents never discussed money or the importance of savings with us.

But I 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 have.

Let me assure you: that is the exception rather than the rule. Our children are rarely given a road map. We're told to work hard and achieve, at best.

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

Every time I tell this story, I get more and more excited!

I have seen the uncertainties of life, even at a young age. I decided to devise a plan that would provide protection for kids no matter where it took them. I decide to call it, “The Child Asset Builder”.

The concept isn’t new, but with today’s products, it can be highly enhanced.

It’s a program that includes a “fast-start” savings program as well as life insurance, critical, chronic, and terminal illness coverage. It allows the parent, grandparent or whomever is the owner, to use the money as needed as the child reaches maturity.

Let’s start with life insurance. At a young age, life insurance costs are minimal. You can buy large amounts, sure, but only if the parents are insured. At least one parent has to have the same amount of life coverage as the child. If there is more than one child in the family, all of them need equal coverage.

Common sense, of course.

But why would you buy it?

The number one factor is future insurability. Once you’re approved, it’s locked in 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? It 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 their future family with protection.

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

In that same 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 major events occurred that are outlined in the policy—like invasive cancer, stroke, heart attack or other serious illnesses—and 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 have loved 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, while providing comfort, knowing that you helped build early assets for you child or grandchild, so that he or she can have the additional comfort and protection they need throughout their entire life.

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

But I'd like to share how I put many of these plans together.

I combine all the benefits into one policy. It's called an "overfunded Indexed Universal Life plan". There are many carriers, but I look for those that have critical, chronic, and terminal benefits. This works differently from other types of life insurance.

It still takes out expenses and then puts the excess into bonds and fixed instruments. Like most plans, it goes a step further and buys options on an index. Depending on the carrier, there are many different options.

One of the most popular ones is the one-year point-to-point strategy on the S&P 500 Index. Simply put, the money that is not taken in expenses goes into the carrier's portfolio of bonds and fixed instruments. However, they purchase what's known as an "option", betting that the index will go up in the coming year.

At the end of year, if the index did go up, they exercise the option and you take the gain based on the participation level and cap amount. If the market went down, the carrier simply doesn't exercise the option and your money remains safe.

Yes, it's a bit more complex, than that but that's why I'm here to help you understand it in detail, if you decide you would like to discuss it with me.

This helps to minimize the expenses and life insurance portion to maximize our potential gain. After all, our number one objective is to build a solid asset that your child or grandchild can use for a lifetime.

I'm often asked: how much should I put in? Well, that is strictly up to you! You decide. You decide the direction of this plan. By sitting down together, we can dream a little bit and start building the blocks for your future.

I believe one of the biggest problems we have today in respect of our 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. What does that 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!

4% 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 has to 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.

What a time to insert your legacy. Consider adding a handwritten note. It could go something like this.

Hello baby,

As I sit here looking into your eye's I wish you could understand just how much I love you. You are so precious to me I truly can't put into words just how much I want you to have the head start on life I never had.

Time passes by so fast soon you will be on your own and I want you to be independent, happy and financially secure.

I truly hope you know how much I want to be with you to help you face the many challenges of life. If you're reading this letter it's because I am no longer around that's why I purchased this "Protection Plan" for you when you were just 15 days old.

This plan will help you navigate the rivers and rapids of life and provide you protection, financial security and a lifetime of tax-free income in retirement.

Remember all the things I taught you. You can be and accomplish whatever you want in life with dedication and hard work.

The reason I purchased this plan for you when you were just 15 days old was to provide you access to money when the unexpected things in life happen and I'm no longer around to provide you with help.

If you need money take it from this plan as a last resort and put it back as fast as possible. If you do this you will be wealthy at a young age, independent and financially secure with a lifetime of protection.

I wish I could be with you today to see you blossom. I hope your life as a millionaire is filled with happiness and love. You are my world and I love you with all my heart, always and forever.

Daddy

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.

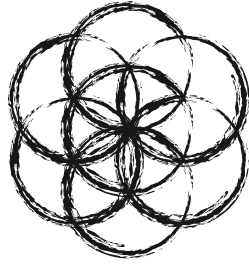
I love sitting down with grandparents and parents. I think it’s important to show the expenses inside these types of plans. As the years go by, the expense ratios tend to go down rapidly—as opposed to mutual funds or other investment strategies.

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 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 great, wouldn’t it be wonderful to take some of that stress away from your children and grandchildren?

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

As country music artist Amber Hayes says, “Any Day is a Good Day”.



Chapter EIGHT

making a difference

making a difference

I have often been asked, “Why did you get into the Retirement Planning business”?

Today, I smile when I reflect on my career and realize the life changing work that I do. It’s my job to tell the story. To persuade people like you to listen and act.

Retirement Planning is a topic that many of us never wish to discuss. Yet almost every day we are reminded of the fragility of life.

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

Risk management is the core. Then, you 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.

85% 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 that do, 401k or 403 plans were never meant to take the place of pension plans but rather were meant just 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 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 that 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, workers described their feelings when discussing retirement as stressed, worried, depressed and worse, according to the NIRS survey.

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

Recently, I 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.”

Wow. It reminded me of a scene that my friend and country music legend Ronnie McDowell had painted. It’s a drawing of a young Elvis Presley in his home in Tupelo, Mississippi looking into a mirror to see the reflection of an older Elvis looking back.

As Ronnie has said, "Can you imagine what the older Elvis would tell the younger Elvis if he had a chance?"

As we grow old, we take on formal education from kindergarten to post-graduate work. Yet in all the years of education, there is not one class to tell you how to develop a proper spending and budget plan for your life and retirement. No discussion on risk management, how to set a budget, or how to stay out of debt.

It’s as if we are in 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. As we take the plunge over the cliff, it’s too late to realize we can’t make it back to safety once we’re in midair.

I have made it my life’s work to change the perception of life and retirement planning. To change fantasy to reality.

It begins with education and having a helping hand. For many of us, we have no roadmap, no direction. If you don't have a financial coach, and 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 allocates for it, chances are the worker can begin a plan.

However, not everyone can have their plan deducted from their pay. It will require even more discipline to write a check out each pay period, 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 driving 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 if you had enough resources to get there. Sometimes you need to readjust your direction if you encounter a roadblock.

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

Life insurance? The chances are that many workers don't have it. They don't see 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. It should be risk adverse but yet have the ability to have market-like returns.

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.

My belief is that everyone could use a mentor. Someone to help guide you to the 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, the desired destination. It's easier said than done, no doubt. Setting a budget, understanding taxes, getting out of debt is at the core. Just as important in creating long-term wealth with asset protection.

I 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?

I love what I do. Being able to bring a direction, a plan, a roadmap. Nothing gives me 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. It takes discipline. It takes an understanding and a partnership. For one person to take on this challenge alone is almost impossible. That's why I'm a Retirement Planning professional.

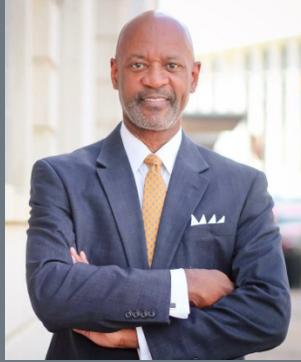
Financial goals will help shape your future. Imagine beginning a journey to be debt free, to pay all your bills on time, to establish a savings plan, to have good, if not great credit, and to keep what you have worked so hard to gain.

When you don't know where to start, it's difficult to be proactive. So many workers have committed a large portion of their paycheck already to making monthly debt payments because they didn't have someone to help and mentor them. I've made my 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 miracles flow your way."

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

Combine that with Sam Walton's quote, “High expectations are the key to everything!” and you have the recipe to start the day!



JIM GRIFFITH

Jim specializes in life and retirement planning. The strategies that Jim offer include the safest, strongest and smartest way to grow and access money in a tax-advantaged way that pays 20% to 40% more income than a traditional retirement plan. Jim's work leaves his clients prepared and protected whether they die too soon, live too long or become sick along the way.

Jim has worked in the financial services industry for over 20 years. He gives back to his community by providing a networking platform, Capitol City Networking to help young entrepreneurs develop and grow their business.

Jim is a contributing writer for Smerconish.com where he provides insightful information about life and retirement planning. Jim received the Home and Garden TV Home Town Award in 2018 for his work and contributions within his community.

Jim specializes in knowing the needs of his clients and helping them develop a road map to fulfill their retirement goals.

Jim is a dedicated and caring professional with the resources and experience to assist his clients in planning for a comfortable retirement.



BUILDING RELATIONSHIPS & CHANGING LIVES

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