

## Leadership In Life

By



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**M**ost people recognize that leadership is more than the office or position held by a “leader,” and it is more than commanding authority or influence over others. Leadership cannot simply be attained by popular election or royal selection. It is not a gift to be bestowed.

True leadership derives from the fundamental principles which we believe and which motivate us to act. The great leaders of history located their moral courage and unwavering determination internally. When powerful forces stood against them, God and their principles upheld them.

Because leadership is internal, not external, the trappings of position, privilege or prestige do not confer it. Christ made that point when he criticized the Pharisees for cleaning the outside of the cup and plate, and not first cleaning the inside. Nor can leadership be proclaimed by a would-be leader who asserts, “I carry out my functions,” “I perform effectively,” or “I’m a success.” “Leadership behavior” is in itself an insufficient condition for leadership.

Appropriate leadership consists of more than specific behaviors. Orderly list, efficiently completed tasks, challeng-

ing objectives or quotas, effectively managed agencies, confident prospect calls, energetic sales closes, or imperiously improved bottom lines do not necessarily translate into leadership.

Real leadership is rooted in convictions. That is why most of us can tell the difference between an honest decision and an expedient act. We look to principles to separate integrity from hypocrisy. The behavior of the best leaders consists not just in doing things rightly, nor in doing the right thing. They do the right thing rightly because it is right to do. Their behavior is the external manifestation of their belief in higher principles.

That is why it is useful to examine the higher principles we, as life insurance professionals, hold. If we are to lead in

our field, what beliefs motivate us to do the challenging and often-difficult work of offering what Solomon Huebner, founder of The American College, called “the beneficent influence of life insurance”?

Life insurance is the essence of individualism and individual responsibility. Our business rests on the idea that the individual—through his ability to create economic wealth and because of the value of his life in relation to another—can and should provide for his or her survivors in the event of his premature death.

In this respect, we subscribe to limited government, believing the individual should protect dependent loved ones, and not pass on this responsibility to his community, society or government. This is a

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socially responsible act. Life insurance enables individuals to pool their resources to create the capital needed to provide for the financial needs of their survivors.

Life insurance protects and preserves the family unit. It enables parents to fulfill what Huebner described as their "sacred duty" to provide for their children and their children's futures. Life insurance enhances economic liberty since it frees beneficiaries from being financially dependent on another. "Every time you

write a policy you bolster up a home against misfortune," Huebner said eight decades ago.

In *Yale Insurance Lecturers*, a Mr. Holcombe wrote eloquently about the wide-scale benefits to society at large when life and health insurance are responsibly purchased:

It is clear that any agency which improves the mental or moral attributes, or the material circumstances of any of its citizens, raises the condition of the community of which he is a member, and thus benefits the state.... Life insurance promotes a sense of responsibility, strengthens family ties, and thus elevates the general character of the nation.

These are the higher principles of the life business, for they are essentials of the business of life. This country and the life insurance business are established on fundamental beliefs in the individual, personal responsibility, liberty, the family, moral character, and virtuous action. If we are to be leaders in the life business, we must lead in life. And to do both, we must know what we believe and understand why we do what we do.

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