



## AGING IS NORMAL; ACCEPTING AGING IS HARD

*The following is an article written by my father,  
Thomas J. Wolff.*

Eighty years ago the ethics and professionalism in the life insurance industry left much to be desired. A group of academics at the University of Pennsylvania started a program, the sole purpose of which was to make life insurance selling a true profession. They focused on creating a designation that life insurance people could earn by completing a series of five exams. The tests were “essay” style and you were eligible to take the exam after one year of study. Once a person passed all five tests they could use the Chartered Life Underwriter (CLU) designation after their name.

I started my study for the designation at the age of 26 and typically completed the four hour exams in two hours. As I left the exam room, I noticed that a lot of older agents were really struggling. I was told many had difficulty completing the exam in the allotted four hours. Privately I thought, “These people are pretty slow, they must not be too smart”.

As our business became more complicated the amount of knowledge one needed to continue to be a true professional increased exponentially. In response the industry developed a second professional designation, the Chartered Financial Consultant (ChFC).

I deemed it important to become a ChFC and began my studies. When it came time to take the

exams, I noticed younger people were leaving well ahead of me. Sometimes I struggled to finish in the allotted four hours. Thankfully I was able to earn the designation, but the effort required was so much more than it had been twenty-five years earlier.

What was going on here? I was only fifty. If I was honest with myself, some changes in cognitive ability had taken place. In response to a letter from a fifty year old who was complaining about not being able to do what he could at thirty, Dr. Peter Gott, whose popular column appears in this paper, wrote, “Your symptoms are characteristic of the aging process. I am sure other readers are saying to themselves, ‘Been there, done that’.”

Accepting aging becomes easier when we realize that life is a series of phases. The aging process plays a role in each phase. The trick is to adjust to, and fully appreciate each phase.

The world renowned test pilot Chuck Yeager put it this way, “You do as much as you can, for as long as you can. When you can’t do that anymore you do the next best thing”.

*Alcoholics Anonymous has it right when they teach the serenity prayer philosophy. “God grant me the serenity to accept the things I cannot change, the courage to change the things I can and the wisdom to know the difference.” Every minute spent worrying about things we can’t change, like our inability to remember as well as we used to, is a minute taken away from appreciating and enjoying the good things in our lives.*

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