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Thirteen Surgeries, Twenty Two Broken Bones, Two Gunshot Wounds, And Then ...

By Mike Watson, FMM,
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When I was paralyzed I retained my dream of becoming a financial planner. I continued to read and read about financial planning. I marked in yellow many of the statements by the late **Loren Dunton**, who founded financial planning. I also highlighted the recommendations of **Forrest Wallace Cato, RFC**, who edited the first financial planning magazine and got the national publicity which introduced this new profession. I read **Ed Morrow, RFC**, the long-time industry thought leader. I checked into every association, and designation, plus the cost and related benefits. I sought advice from financial planning educators. I never dreamed that I would actually become mobile again, then regain totally functional ability, plus meet people like those I just mentioned and many more.

While attending the famous **Insurance Pro Shop**, it was at the home of the "Nine out of ten guy," **Lew Nason**, that I met my first well-known industry personality -- **Lew Nason**, the insurance man who became famous for closing nine out of ten sales appointments for three years in a row when he was at **MetLife**. I met **Hal Chorney**, the man who became an authentic financial industry hero because he went to prison rather than give the feds the private financial information on his clients. **Chorney** is a man of his word. He promised his clients that he would not divulge their private financial information and he paid a brutal price for having such high ethics. **Chorney** became an authentic hero within the financial products and services industry. He is a very strong man. I don't know if I could ever match his courage. Our industry can be proud of **Hal**

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Chorney -- a man who stood up and faced danger for his clients.

I remember well that I was in a small group that even included industry legend **Ed Morrow**. The **IARFC Education Director Jim Lifter** was with us. Suddenly **Wally Cato** walked in, quickly surveyed our gathering, then walked straight to me, and hugged me. **Cato** told me he was proud of me. Here for **Financial Services Journal On-Line** readers is my true story of how I got to this point.

In August of 1995 I awoke in the middle of the night with excruciating pain in my lower back. Never before had I experienced back problems. **But suddenly life happened and I was unable to move at all!** I was transported by ambulance to Baptist Hospital in Knoxville, Tennessee. Emergency back surgery quickly followed. Later I was returned home with lots of meds, stitches, and staples. Little did I know that I was about to begin years of suffering then my dream career.

A week after surgery my back burst open in three places along the incision. The staph the hospital infected me with was called MRSA (methyl resistant staphylococcus auras). I spent almost twelve months in-and-out of the hospital enduring multiple surgeries trying to rid myself of this infection and attempting to prevent the infection from entering my spinal cord. An infectious disease specialist tried numerous antibiotics and with each I developed an allergic reaction. Finally he found a combination to use this required a "pick line" inserted into my arm. This line ran up the vein to my heart to deliver the combination intravenously so the veins would not collapse.

I was in such critical condition that my doctors were not sure if I would survive. My wife **Ruth**, and our two children, **Regan Nicole Watson** (She was two-years old then.) and **Halely Elizabeth Watson** (Three-months old at that time.), were able to 'live' in my room with me. The doctors told them that they were not sure what was going to happen in my case. Finally I was strong enough to be sent home with the IV antibiotics and the pick line.

A home health care nurse visited twice daily. My wife was trained to change the IV and administer medications as needed. **Ruth** soon performed this scheduled function with care and skill. Also **Ruth** replaced the dressing four times daily on an eight-inch incision that had to be left open down to within a fraction from my spine. This was necessary so that healing could take place from the inside out. Because the infection could not be controlled, I had to undergo two more surgeries to further open the area and allow for healing from the inside. During the last operation the surgeons removed a section approximately the size of a baseball. This left me with a significant scar. But I was alive.

My health insurance indicated they would only pay for the initial surgery because the other problems were a direct cause of the hospital not following proper procedures. My expenses that were not covered exceeded \$250,000.00. This did not include the cost for home health care.

Near the end of November 1996 I was able to return to work. My construction business had suffered tremendously. Through liquidation of assets and savings I began to try to rebuild my business and pay off the many debts incurred during this illness.

Getting On My Financial Feet Again, Then ...

In 1998 I was beginning to get on my feet financially. I was contracted to build a large log home in central Tennessee. We were on our way home from working late when we took a wrong exit and ended-up in a blighted section of an unfamiliar town. We could not find our way back to the interstate because all the streets in that area were one way.

We drove about two blocks to the next stop sign and suddenly automatic gunfire was all we could hear. **Some men opened fire on us with an AK47 and a Mac 9mm.** I was shot two times. One of the AK 47 rounds almost severed my lower right leg while one of the 9mm rounds lodged in my upper back. Three others in the truck were also wounded. The truck was shot-up so badly that it stalled. We had to exit our truck and run seeking safety.

By the time the police and ambulances showed-up the adrenaline from the 200-yard run for our lives had worn off. I had lost consciousness from the blood loss. I kept thinking to myself, "I will never get to see my two daughters again or my wife and our third daughter, **Lindsey**, who was six months along." We were taken to an area Hospital. One of the men with me (a good friend) was critically wounded and spent nearly a month in a drug-induced coma before he died. I spent almost four weeks in the hospital due to my injuries. I later underwent multiple surgeries including a skin graft.

The staph was now posing a big problem and my recovery was questionable. I learned that I would always have MRSA and it could show up at any time, usually attacking weak joints or injuries. After several months in and out of the hospital, I had to undergo another skin graft to try and fill in the baseball size void and cover the muscle and tissue that was still exposed in my leg. Again, my insurance paid for all but the care involving the MRSA. By the end of 1999 we liquidated our business, turned in our leased vehicles early, and sold anything else we could, all in an attempt to keep from going into bankruptcy. But this only made a very small dent in our debt, so we sold our home in Tennessee and moved back to Mississippi in 2000.

The medical bills kept growing with interest and they became so huge we had no choice but to file bankruptcy in July 2001. I tried to get back in construction by doing small remodeling or addition jobs, in an effort to support our growing family, but the ongoing pain often won out.

I struggled on for almost two years -- not making enough now to even get by. My pain began to grow worse each day. In July of 2003 my left knee began hurting very much. A knot formed on this knee. My physician initially thought that I was favoring the injured leg and putting too much strain on this good leg. A few days later as I knelt down the knot in my knee burst and I could feel the warmth running through me. Within hours my knee started swelling and became very red and even hot to the touch.

An orthopedic surgeon performed the next morning adding another nine-inch incision to the five others on that knee. He informed me that the staph had

shown up in my knee and attacked due to the weak joint.

I remained hospitalized for several weeks due to the active MRSA. ***The staph began to attack my heart and an abscess formed at the base of my brain.*** I was again placed on an IV antibiotic through a "pick line." Eventually I went home and a home health care nurse resumed daily visits.

After another slow recovery I remained in so much pain that I could hardly move, much less walk. My right leg refused to function. I was diagnosed with a bone disease called Avascular Necrosis, or AVN, and confined to a wheel chair for eight months.

The neurosurgeon told us that due to the amount of pain I was in, he would be willing to risk the staph infection to do the surgery to fuse my spine in two places with metal rods. At this time my pain was unbearable. The past staph infections or possibly the treatment thereof, had damaged my heart and my heart was now only beating at 32%. Thus any operative procedures would be too dangerous for me to endure. My only option that day was to try and cope with the pain.

When Life Happens ...

During this long period of no income my family increased to four small children after we added **Lindsey Tyler Watson** and **Michael Luke Watson**. I could not get disability coverage because my taxes were not filed correctly over the past five years. **We lost our home and cars. Next we had to sign-up for food stamps. This was the lowest I had felt yet.** But one has to put pride aside when it comes to the welfare of one's children.

My wife took a job with **Wal-Mart**, now that our son was old enough that I could take care of him, so we could have some sort of income. But this was not enough for a family of six. Within weeks my wife was promoted to department management. She received a \$1.10 raise and we were thrilled. We thought we were going to be able to get along until I could get well enough to work also. I had starting training for a new career, involving work that did not involve physical labor. Because of her raise, my wife now made almost \$1,000.00 per month and the Medicaid office said that was too much money and they took away my wife's medical insurance and mine. My doctor visits and medication cost \$800.00 per month! Now what? I knew I had to make some drastic changes in our lives, especially mine. I decided I would not let my health and the continuous pain control our situation any longer, no matter what.

With ongoing treatment for pain management I have spent the time since then by building myself up spiritually, mentally, physically, and studying day and night to become a qualified financial planner.

I wanted to accomplish meaningful work that would help people avoid what I had gone through financially. Many people, like myself, think they have planned wisely for their future. But then life happens and many people discover that they have not planned well. ***Financial turmoil is the cause of most stress, family problems, and failed marriages. I know money can not always buy happiness, but a lack of money will rent a lot of misery. Believe me,***

poverty is not the answer! Almost 70% of all Americans are only one paycheck away from financial ruin!

I do not want anyone to fall to the point where I was due to poor planning or no planning. Wrong advice and poor decisions are not acceptable. I am dedicated to showing others how to plan correctly for retirement, education, or emergencies, even on a limited budget, and most of the time without changing their current lifestyle. I continued to study and received my **LHA** license in October of 2006.

I have researched financial planning endlessly now that I do not have to depend on anyone to help me with the process. I have studied for this more than I have my entire life. I finished third in my class when I graduated. In the course of all my efforts, I found the training and the people that would allow me to do exactly what I was once dreaming about. Thanks to **Law Nason** I was able to quickly learn to sell and now I total impressive numbers and help more people.

I do not especially seek wealthy clients. ***There is much that proper financial planning can accomplish for the average person!*** Now my days are filled helping middle American families to: Plan for their future, avoid costly financial mistakes, become informed and educated about personal financial management, guiding people toward their financial goals, and effectively pursuing similar objectives.

I finally earned my **RFC** designation, following my **FMM**, and I keep expanding my horizons. I know that I now have the skills and knowledge to make an important positive difference in my client's lives. I receive satisfaction when a client expresses understanding for the plan and related efforts to fulfill the plan. When clients acknowledge, with appreciation or excitement, their progress or achievement of financial dignity, freedom, or independence, this is also an enormous reward for me. I enjoy knowing that I help families to live lives of greater dignity and security with desired choices.

Today I "hobnob" with some of the most respected names in the planning industry. I know top specialist to collaborate with if a case warrants this. While on my journey I have met some of the most caring people who have inspired, encouraged, and helped me along the way. Because I have been blessed with a wonderful wife and family, plus this opportunity, and the strength to endure, I will share my experience and knowledge with others and help them to plan and manage wisely because life happens. Life even happens to readers of ***Financial Services Journal On-Line.***

Michael L. Watson received his Life, Health and Accident license in 2006 and has since been associated with **AmerUs**. In 2007 he received his **Registered Financial Consultant (RFC)** designation. The same year he completed the FMM program. He has received the highest honor the State of Kentucky can bestow. Watson was a member of the TN Board of Contractors from 1994 through 2000. He was nominated for Oxford, MS, Entrepreneur of the Year in 1991. The writer graduated from Ltiwamba Community College, in Ltiwamba, MS in 1982 with a **BA** in Business Management. He is a long-time reader of this on-line publication.

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