

# Choosing service as a way of life

**Nichols takes route of consistent service to become 2022 MDRT Foundation President.**

In 2010, **John F. Nichols, MSM, CLU**, participated in the Million Meal Challenge alongside eventual 2020 MDRT Foundation President **Brian G. Tarpey**. The two spent several afternoons unloading and organizing 50-pound bags of rice for packing until the event's goal was achieved. The friendship that developed while serving a larger purpose crystallized Nichols' vision of the MDRT Foundation's ability to unite members around issues and organizations they champion.

"The importance of the MDRT network and the depth of relationships that one can foster — of serving ourselves and each other while making a real difference in our communities — that's the MDRTF way of life," said the 21-year MDRT member from Chicago, Illinois, USA.

Now the longtime volunteer will serve as the 2022 MDRT Foundation President.

Nichols has served on committees, acted as Chair, participated in service projects and more. One of his favorite memories was helping to build a playground in Surrey, British Columbia, Canada, during the 2016 MDRT Annual Meeting in Vancouver, when it rained all day. Nichols says the member connections made it fun — despite his lack of skills as a handyman.

While Nichols' work with the Foundation has been prolific, his interest in service stretches further back than his involvement with MDRT. In high school, his religious studies teacher named Fr. Jim Curran introduced him to a service-based mindset, driven home through service projects such as providing clothing and food to those in need. That led to involvement in a retreat program, where Nichols rose through the leadership ranks and stood out among thousands throughout 25 four-day retreats in four years. The retreats focused on self-examination and discovery; service projects including serving the homeless, visiting with the sick and elderly, and building and repairing distressed neighborhoods; and group study on topics such as vocations, leadership and team building.

"It gave me confidence, and it affirmed positive behavior and the difference one can make through



service," Nichols said. "When you get the feel-good while you are doing good, that's where you apply yourself."

Nichols came to the financial services profession in 1984 by connecting his natural sales ability with his passion for service: He viewed advising as helping people in a time of need or just by providing education in financial literacy. He applied for MDRT membership in 1992.

More than a decade passed before, in 2004, **Gilbert A. Haggart, CLU, LUTCF**, a 51-year MDRT member and MDRT Foundation Past President from Glenview, Illinois, USA, pushed Nichols toward a small donation to the MDRT Foundation during a biannual MDRT Foundation Phonathon to help fund Foundation grants. That proved to be the first drop of the proverbial storm, leading to larger donations and Royal Order Excalibur Knight status. Even more rewarding, Nichols says, has been the service projects, committee volunteering

**Nichols presents a check to the Institute of Global Homelessness.**

and leadership roles he has undertaken to expand the organization's impact.

As President, he is excited to execute on the Foundation's recently completed strategic plan by continuing to develop the systems, people and processes needed to scale the MDRT Foundation. That starts by merging the Quality of Life and Worldwide Grant programs into one Global Grants program to streamline how MDRT members and the organizations they support proceed through the application process. The Foundation's goal is to have 1,000 grant applications in the next three to five years. In 2020, a record year, there were 264 grant applications.

In addition, a new program — sparked, like the initiative above, to become more culturally inclusive, modernize operations and find new ways to engage member participation — will utilize MDRT Foundation supporters around the world to grow the organization's global reach. Those individuals are being identified, and the formalization of that process is coming in the next year or two. After that, ambassadors will strive to advance education of the grant program and fundraising, similar to the way MDRT Foundation ambassadors in countries such as Malaysia; China; Hong Kong, China; and Mexico helped turn multiple, separate Phonathons into one massive, worldwide MDRT Gives Day, raising upward of \$300,000 in 2020.

In the meantime, Nichols wants to continue sharing stories of MDRT member involvement with the Foundation, focusing not just on delivering checks but also the emotional benefit for the member and the change that comes from giving. He emphasizes how even seemingly small acts can make a difference, noting the Foundation's 2018 funding of an ice

cream maker for a retirement center in Cedar Rapids, Iowa, USA. Nichols explained that ice cream is easy for older people to eat and helps keep weight on. It was a small gift with a big payoff.

"This is about MDRT members and the impact they can have," he said, "not only for themselves personally, but for the charitable organizations that are meaningful to them." ☀



**Nichols assists in a playground build in Vancouver in 2016.**

## The personal story propels

Nichols has a long history of service — and even his own difficulties haven't kept him from thinking of others. He endured a near-death water-skiing accident in 1993 that resulted in serious spinal fractures and took six years of recovery before he had 70% of his body back.

"That adversity just showed me how precious life is and gave me a deeper understanding of empathy and people in need," he said.

Nichols has spoken extensively in public about his accident and has endless stories about people who have shared their own experiences of adversity. Nichols has asked himself how he can move forward, but also how he can apply that to his engagement with the world. For him, that means giving time and money to those affected by spinal cord injuries.

In fact, when a family friend broke her neck in 2009 in the same place that Nichols did, he chose to raise money by running the Chicago Marathon — a little more than a decade after he could barely run to the bathroom from his bed. He was the top fundraiser for the entire race, bringing in \$100,000, including \$30,000 from Top of the Table members. The money raised went to both the Spinal Cord Injury Association of Illinois and to the young woman who inspired Nichols' involvement, helping to fund her rehabilitation expenses, equipment and future tuition. With this support, she went on to become a dental hygienist.

"It just shows you the impact of being involved," Nichols said, "and having members come together for a common cause on behalf of a member."

**Nichols volunteers as a Phonathon caller.**



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