



Guardian

# SCENE

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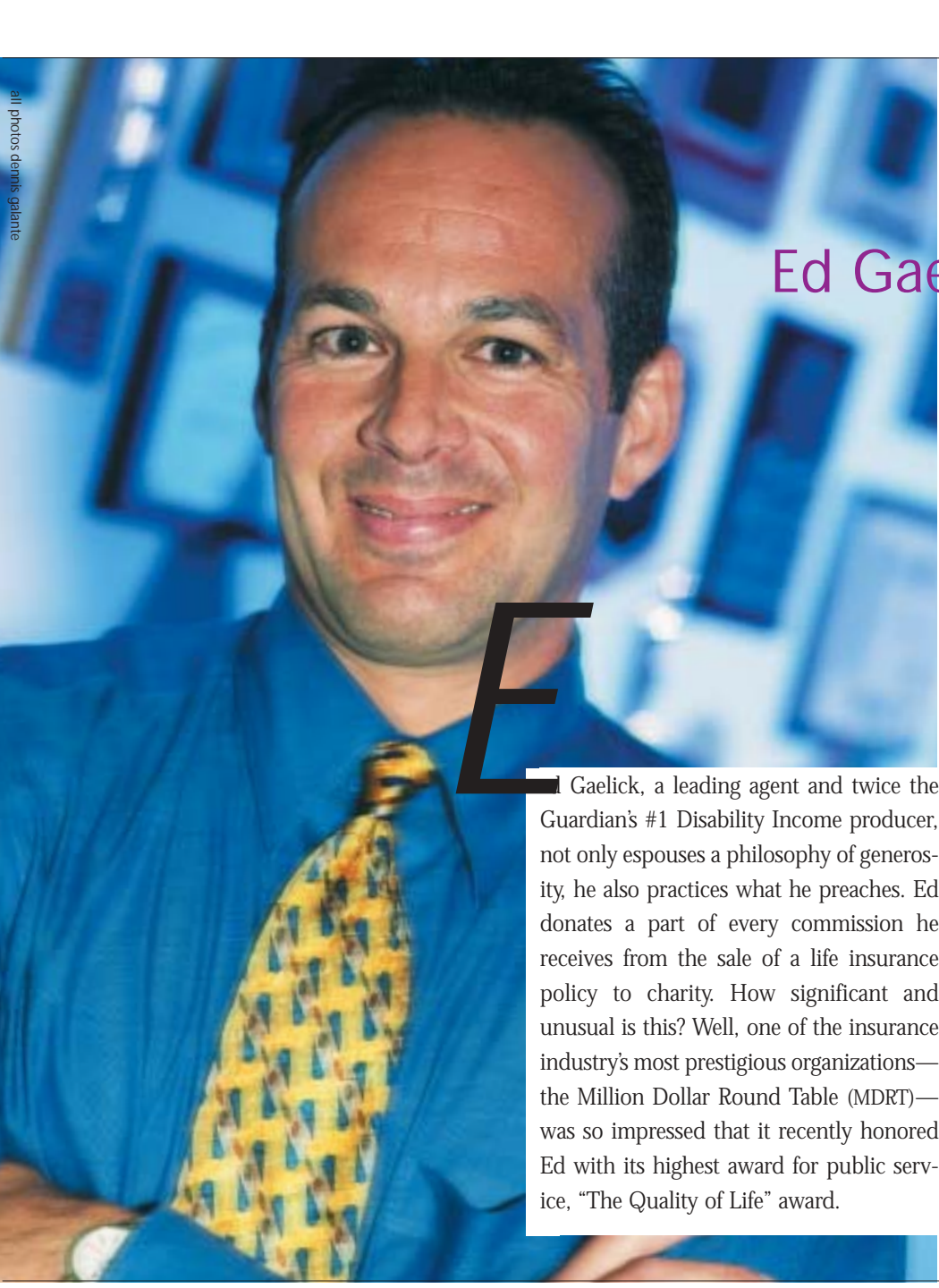
Vice President John Sawyer explains why people need “paycheck insurance” • How Ed Gaelick helps save lives while he insures lives • Skytop: A Guardian building block for future growth • How four underwriters are helping the field force by coordinating some innovative ideas • The countdown to Guardian’s 140th anniversary continues • Guardian is a leader in providing Group Dental benefits

## Ed Gaelick of Short Hills

Edward Gaelick joined Guardian in 1986—after one year in the insurance business—as a producer with the Short Hills Agency in New Jersey. Though still part of that agency, Ed—now age 40—is what is known as a “detached agent,” meaning that he operates his own business.

For many years, his charitable focus has been the HLA Registry Foundation, a non-profit organization whose mission is to recruit volunteers to join an international bone marrow registry that assists people stricken with life-threatening blood diseases. Whenever a life saving bone marrow transplant is needed, the registry is searched for compatible donor matches. The initials HLA stand for human leukocyte antigens, a biological coding system that distinguishes the compatibility of transplant recipients and donors.

Ed has been a regular blood donor for 20 years, giving just about as often as donor rules allow—three to five times per year on average. In 1992, during a routine donation, he was recruited by a HLA



**E**d Gaelick, a leading agent and twice the Guardian's #1 Disability Income producer, not only espouses a philosophy of generosity, he also practices what he preaches. Ed donates a part of every commission he receives from the sale of a life insurance policy to charity. How significant and unusual is this? Well, one of the insurance industry's most prestigious organizations—the Million Dollar Round Table (MDRT)—was so impressed that it recently honored Ed with its highest award for public service, “The Quality of Life” award.

# Giving Is Its Own Reward

*An ancient adage proclaims that giving is its own reward. And one Biblical reference probably qualifies as the simplest moral declaration on the subject: it is better to give than to receive. When Edward Gaelick joined Guardian, little did he realize that through giving he would end up saving lives as well as insuring lives.*



**“Volunteerism is my way of combining the profession of insuring lives with a commitment to saving lives.”**

volunteer to join the registry and become a potential bone marrow donor. “It was a simple process,” he recalls, “requiring only that one extra small vial of blood be drawn. The result is coded for my own unique characteristics, and the data is filed in the HLA computer registry.”

Finding a viable match between a bone marrow donor and recipient is an incredibly difficult feat—the statistical odds of it happening, in fact, are hundreds of thousands to one because the compatibility requirements are by necessity very rigid. But, in 1996, Ed came extraordinarily close to a match, though he was ultimately disqualified from participating in the transplant process. Frustrated at his inability to help make a difference through a transplant, Ed met with HLA officials in New Jersey to see what else he might do to assist the cause. “They told me there were two key things they needed in addition to donors: monetary contributions and public awareness,” Ed recalls. And while his—or anyone’s—chances to make a match remain very slim, he has certainly made significant strides in meeting the other two needs.

Beth Gaelick, Ed’s wife, is very involved with his business, particularly in handling billing and payroll processes. She is also his trusted confidante on all business and personal matters, so it was natural that the couple discussed Ed’s desire to help the HLA with both raising more funds and

generating greater public awareness. As a result, the couple came up with the idea of an “In Honor of Life” contribution, which they initiated in 1996.

Through this special contribution fund, the Gaelicks fulfill part of their contribution commitment by writing a \$50 check to the HLA for every permanent life insurance policy that Ed sells; at his production level, that has amounted to thousands of dollars over the past three years. As for increased awareness, Ed spends an extra five to ten minutes with every life policy customer, explaining the work and value of the HLA. “I talk about my involvement with the organization, the ease and impor-



**Ed spends an extra five to ten minutes with every life policy customer, explaining the work and value of the HLA.**

tance of participating, and how every name added to the registry increases the odds that a life will be saved. No pressure is applied and I only tell them about the contribution in their name after they’ve completed the application process.”

In addition to “In Honor” contributions, Ed has organized three donor drives in his community of Glen Rock, New

Jersey. Through these efforts, he has recruited about 300 volunteers to be part of the HLA database.

As the father of three children—Steven, 20, Stephanie, 9, and Lindsay, 5—Ed says he cannot imagine being in a position where one of them might become ill and no one could help. “Unlike many health problems today that can be associated with poor lifestyle choices and bad habits, the people helped by the HLA—a great many of whom are children—did not bring these problems on themselves. My family was simply dealt a better hand, and we are very fortunate to be so healthy and active—this work is the least we can do to help.”

With this giving attitude, it seems only natural that Ed was recognized with the top “Quality of Life” award for 1999. Each year MDRT makes grants—40 for \$1,000, five for \$5,000, and one “grand award” for \$10,000—to charities selected by the recipients. The MDRT program obviously encourages volunteerism and community service among its members.

Membership in the MDRT is recognized internationally as a major standard of excellence in life insurance sales performance. The MDRT Foundation is the philanthropic arm of the organization, an international,



independent association of leading life insurance agents, each of whom has met strict ethical and production requirements to qualify.

For a number of years, Ed's business has excelled in the number of Disability Income sales it places and as a top group medical producer. In his 13 years with Guardian, he has made the Leaders Club 11 times and has been named to the Executive Committee of the Leaders Club three times—twice for being the company's top producer of Disability Income policies and once for best performance in the group medical category. "Now, I'm more focused on life insurance because I find it more challenging," he says. Currently, Ed is writing close to 100 policies

per year, Life and Disability Income business combined, a number he wants to greatly increase while also building up his equity business. "I put a lot of emphasis on servicing my clients," he notes, "and that has paid off very well in the amount of repeat business and referrals that I receive."

Upon the presentation of a check for \$10,000 at the MDRT's annual meeting in New Orleans in June, Ed Gaelick sang the praises of his favorite charity and promptly turned around and presented the check to the HLA's operations in River Edge, New Jersey. "I was also thrilled to hear that Guardian President and CEO Joe Sargent offered to make a corporate contribution of \$1,000," Ed says. "It demonstrates the

company's support for this kind of community work."

Ed's approach to volunteerism is very proactive; he's not waiting for someone to come asking for help, and he has organized his contributions around a process that automatically involves many others in the cause. "Quite simply," Ed muses, "it's my way of combining a profession of insuring lives with a commitment to saving lives." ■

Photo on page 3: Beth and Ed Gaelick received a replica of their large check from Adelia C. Chung, Immediate Past President of the MDRT Foundation (left) and Don Benedetti, Member, Board of Directors of the MDRT Foundation. Photo above: Ed Gaelick is proud of his office support staff – Christina Del Re, Lisa King and Darlene Pease (L-R).