It was March 1992 and still very much winter in Buffalo. I was at a friend’s bridal shower when I started having contractions. After a normal pregnancy, at 33 weeks I was going into labor.

At the hospital, they tried stopping labor but Adam was on his way. Things progressed quickly and painfully, but I could not have any medication because Adam was so premature. The doctors were having a difficult time delivering him. Forceps and suction were introduced, and heart monitors beeped.

As a registered nurse, I understood what was going on. As a new mother, I began to get alarmed.

Six hours passed, and Adam was finally born. They laid my baby boy with lots of dark hair on my belly only to snatch him away seconds later. I could hear him crying, but the nurse never brought Adam back to me.

It was then that the doctor came to my bedside with my husband, Norm. He told us Adam had a hole in his back. I knew right away this meant he had Spina Bifida, a birth defect in which the spinal column forms outside the body and can create varying degrees of disability.

His chances of survival were grim.

For the first time, I felt scared. Adam needed surgery the next day to close his spine. His face and head had already been so bruised from his traumatic delivery, and now they had to shave his beautiful black hair and put IVs in his scalp.

After the first week in the hospital, we were told Adam was going to live. Norm and I were thankful and relieved. But as a nurse, I remember thinking almost immediately that Adam would need a lot of care and therapy.

And as a mom, I was defiant. I didn’t care if I needed to work three jobs to give him what he needed. Norm and I would tap every financial resource available to us. Our Adam was here for a reason. He was our reason.

Despite our modest incomes at the time, Adam did not qualify for many additional federal benefits. But thankfully years earlier, Norm and I had done some financial planning. On separate occasions, we had each purchased whole life insurance policies from MassMutual as part of our plans to provide for our future family and to grow cash value to complement our retirement savings in addition to what we had been saving in our 401(k) plans.

Little did we know then that the cash value in those policies would become a lifeline that helped us pay for therapy and adaptive equipment for Adam.

Spina Bifida had left Adam without feeling below his knees. The equipment helped him stand and later, braces helped him walk, but they could only last so long for a growing boy.

Adam had 10 more surgeries before he was 11. At one point, treatment was $10,000 out of our pocket.

But with our whole life policies, we had options, and we were able to give Adam a richer life. If he wanted to play baseball, we pursued it. Karate? Same thing. And when he wanted to play hockey, we found sled hockey as a close alternative and saw that he loved the sport and is a natural on the ice.

As Adam got older and more serious about sled hockey, our expenses grew again, but saying “no” to his dream was never an option. When we were short, we went back to tap the cash value built up in our whole life policies.

At age 15, Adam made the U.S. National Sled Hockey team – the youngest person ever to do so. And then he won a GOLD medal for his country in the 2008 Paralympic games in Vancouver.

It was the proudest moment in my life. This was the same baby whom doctor’s told me would not walk, hear, see, or possibly live. It was the moment that I realized he can accomplish anything. And I knew he would be just fine.

Now Adam is a college student. My worries have shifted to ensuring he knows the dangers of texting and driving and the power of a college education.

Norm and I have shared with him our feelings on the benefits he has enjoyed because of the financial planning steps we took well before he was born. And with our financial professional’s help, Adam bought his own whole life insurance policy last year. It was his decision. The rest is up to him.
Commentary

A Mom’s Perspective: From a Little Boy’s Spina Bifida Diagnosis to a Paralympic Champion

BY TOM WARING JR.

Financial professional with the Buffalo Agency, a general agency of Massachusetts Mutual Life Insurance Company (MassMutual).

When I first met with Norm Page to discuss his financial future, we were both young men in our 20s. Our conversation about life insurance focused not on what he needed now, but what he needed for the future.

I knew Norm was the kind of guy who valued planning from our days growing up together. And he knew that I was the type of financial professional who would not champion something for someone else that I did not value for myself.

When we met at the local Pizza Hut, we talked about the living benefits of whole life insurance. We had no idea what the future would hold for either one of us, but building something lasting was at the top of both of our lists.

Norm did not have a big need for life insurance at the time but he had a big need for what life insurance could do for him in the future. A whole life policy would provide a death benefit for his eventual family and it would grow in cash value. Through loans, Norm could access this cash value for any reason while he was still alive (although this would reduce his death benefit if not repaid).

Norm liked that feature. And later when he and Sandy married, she did, too.

When Norm called me a decade later to access the cash value in his whole life insurance policy, it was not for the reason he intended back at Pizza Hut. He did it to pay for his only son’s leg braces.

There was a sense of relief for Norm and Sandy that their policies were available for them to use in this way. And for me, there was a feeling of humility and awe.

As a financial professional, being able to work alongside a family through the many stages in their lives is a tremendous gift. To see a little boy, whom his parents helped with a whole life policy, grow into a young man and win a gold medal for the USA Paralympic Team some 30 years later, is awe inspiring.

Norm’s foresight and my persistency is a meaningful memory for us. But perhaps even more, our story reminds others that early planning can and does make a positive difference in people’s lives.