

# THE NORTHWESTERN COLUMNS

PUBLISHED WEEKLY EXCLUSIVELY for THE NORTHWESTERN MUTUAL FINANCIAL NETWORK | www.nmfn.com

## Representative finds silver lining after Hurricane Katrina

**H**eath Beam, CLU, ChFC, CFP®, grew up in Mississippi, just north of Tupelo. An ambitious businessman, he established his own property and casualty business in Gulfport, Miss., in the late 1990s and was recruited by the Northwestern Mutual Financial Network to work in Ocean Springs, Miss., in 2002. By the summer of 2005, he was leading the company in Platinum, having his best year ever.

And then Hurricane Katrina hit.

### After the storm

The storm was devastating to Beam and his wife, Leah, who works as his assistant. “We evacuated to Pensacola, Fla.,” Beam said. “We lost our home, and moved three times in six months after the storm. I was driving from Pensacola back to Gulfport every week; it was very challenging.

“I knew I’d have some down-

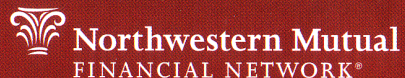


**Heath Beam, CLU, ChFC, CFP®**, financial advisor with Northwestern Mutual Financial Network – Charlotte, is pictured with his wife Leah.

time,” Beam said. “So I thought, if I can’t be working in my business, I must be proactive about working on my business.” Beam’s five-year plan had always included achieving CLU, ChFC and CFP® designations, and getting

the Series 7 and 66 licenses, so he decided, after Katrina, to accelerate his plan. “I used that time to find my clients and see how they were doing, and made a goal to take an exam every 45 days,” Beam said.

CONTINUED ON PAGE 4



## Representative finds...

CONTINUED FROM PAGE 1

The Beams knew the Gulf region would remain economically depressed in the post-Katrina period, so they began looking for a new market. “We made up a list of 12 criteria for moving to a new city, and came up with a list of seven cities that we thought met our lifestyle and career needs,” Beam said. His systematic approach paid off.

### Looking ahead

**Jim Worrell**, managing partner of Northwestern Mutual Financial Network – Charlotte in North Carolina, met the Beams during their search. “I invited the Beams to come up and look at the region, and I found them to be extremely courageous. He and Leah are a very strong team.” In the end, Worrell said, “We matched up what we offered with what they wanted,” and the Beams made the move to the region – choosing Charleston as their new home – in February 2006.

“Never once in this process has there been a negative thought on the part of Heath

about ‘why me?’ He makes the best of it, and responds to life’s challenges. In fact, he takes advantage of life’s challenges and uses them as a learning experience,” said Worrell. “The amount of heart-wrenching obstacles that they’ve been through – to give up their entire past – that puts the Beams in a special category of courageous people.”

### New friends

During the post-Katrina months, Beam found he had many friends where he didn’t necessarily expect to find them. **Mabry (Buddy) Romero**, CLU, ChFC, managing partner of The Romero Financial Group, extended a helping hand by arranging some office space for the Beams in Pensacola, Fla. And others in the company – many others – sent letters, offers of help, and even gift cards to stores like Home Depot.

When they finally decided to leave for Charleston, S.C., “nobody was more of a gentleman than **Bob Spinks**, my managing partner in Jackson,

Miss., who was such a good friend to both of us,” said Beam. Spinks, CLU, ChFC, and Managing Director **Earl Darphin**, CLU, ChFC, taught Beam the business, helped him achieve early success and then helped provide options to secure a bright future.

But it was a study group that Beam had been a part of for a few years that really got to him. The group would meet via teleconference once a month to discuss business issues. After Katrina, the group wanted to know how Beam was doing.

“I tried to tell them not to use our phone time to talk about me, but we wound up talking about the Katrina experience for most of the call. At the end of the call, I explained to them that Leah and I had been planning a trip to see Pearl Jam and the Rolling Stones appear together in Pittsburgh. They’re my two favorite bands, so we built a trip around the concert that included a visit to Manhattan and then up to Boston to see the Red Sox play the Yankees at Fenway.

“But after Katrina, we just didn’t think it was practical to take the trip. I knew some of the guys were in those cities, so I offered to sell them the tickets at cost,” said Beam. “About 30 minutes later, my phone rang, and it was **Todd Tripp**, a financial representative with Strategic Financial Group, saying, ‘There’s a check in the mail. You’re going on that trip.’ I cried like a baby when I got off the phone.”

### A bright future

Beam feels humble about his experience. “I think it has allowed me to be more direct and open with clients,” he remarked, “and it has given me a perspective on needing to share my experience about how important it is to save money and be prepared. The primary reason we are here is because we were prepared, we saved money, we had a contingency plan and bought the insurance, because you never know what’s around the corner.”

Beam pragmatically ties his personal experiences to his professional goals. He

continues to pursue excellence in his new position in Charleston, and will strive for nothing less than the best. “To me, the roundtable is a minimum acceptable level of productivity,” he said. “My goal is to make Forum. I didn’t get into this business to be mediocre.”

Pushing forward toward their goals with their signature systematic approach, the Beams have settled nicely into Charleston. And Charleston seems to be cottoning to them, too. “Heath and Leah are moving forward with their lives,” said Worrell, clearly an admirer of the young couple. “They don’t let the setbacks, no matter how punishing, hold them back.”

**Columns**

February 2, 2007 | Vol. 26, No. 4  
www.nmfn.com

©2007 by The Northwestern Mutual Life Insurance Company, Milwaukee, Wis. Published weekly exclusively for the Northwestern Mutual Financial Network.

Managing Editor: Karen Plich  
Editor: Sara Meadows, Lucia Mennen  
Writer: Amy Guckewitz  
Designer: Jill Rosenmerkel