



Illinois Wesleyan University Magazine, 2002-2017

Volume 22
Issue 1 *Spring 2013*

Article 3

Spring 2013

Top 10 Life Lessons

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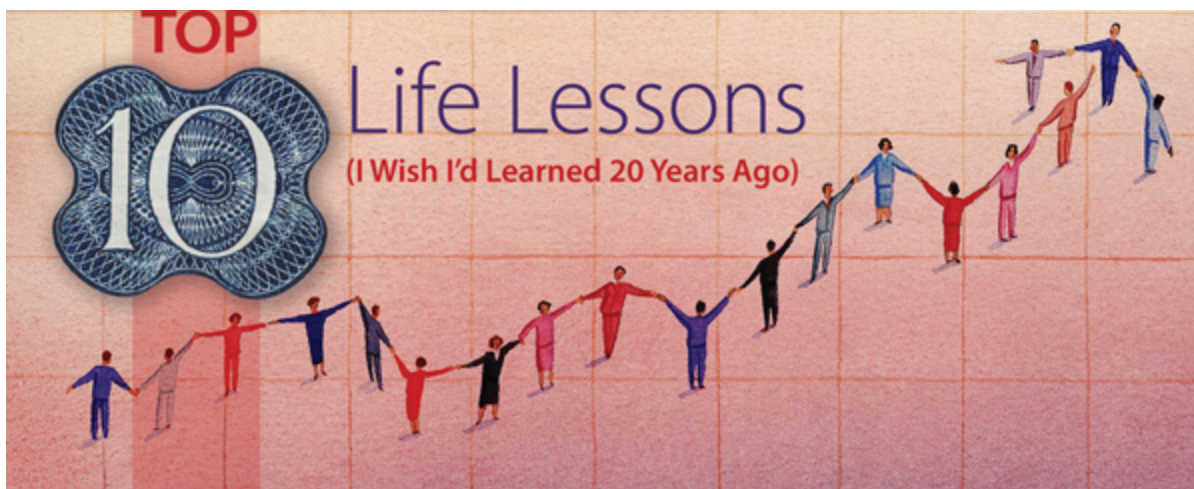
Recommended Citation

Brandt '78, Carol (2013) "Top 10 Life Lessons," *Illinois Wesleyan University Magazine*, 2002-2017: Vol. 22 : Iss. 1 , Article 3.

Available at: <https://digitalcommons.iwu.edu/iwumag/vol22/iss1/3>

This is a PDF version of an article that originally appeared in the printed Illinois Wesleyan University Magazine, a quarterly periodical published by Illinois Wesleyan University. For more information, please contact iwumag@iwu.edu.

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Along the way to becoming one of the nation's top financial advisors, Carol Brandt '78 learned several valuable life lessons that she now shares with others.

Story by CAROL BRANDT '78

Since graduating from IWU, Carol Brandt has become one of the country's top financial advisors as Senior Vice President for Merrill Lynch Wealth Management in Chicago (see sidebar [here](#)). Along the way, she's learned several life lessons — “some of them the hard way,” she says. “And I am still learning every day.”

In the following list, Brandt provides a few of these hard-learned lessons. Some pertain especially to working women or to students entering the competitive job market. All are presented with the hope “to help make others’ life journeys a bit easier,” Brandt says, adding, “I’ve found that what makes you happy and fulfilled in your work life can also apply to your personal life.”

Build strength from adversity

It has been said the only constant is change. Rather than resisting that fact, embrace it. To quote writer Amy Tan: “If you can’t change your fate, change your attitude.”

I view change as a potential opportunity to pick up best practices which will better help me to help my clients. Even adverse circumstances can present opportunities to solidify client relationships. During the 2008 market sell-off, I knew of other financial advisors who were not calling clients or, worse, avoiding their calls because they didn’t know what to say. I took a different approach, proactively calling clients to listen to their concerns, answering questions and letting them know I was watching over their accounts. Resolving unexpected problems quickly — and in ways which exceed clients’ expectations — can sometimes result in stronger relationships than if those issues never came up.



Carol Brandt '78

Be decisive

In my business, the most successful women are very decisive and unafraid to voice their opinions. They also use decisive language, avoiding phrases such as, “I try to make my clients happy.” That suggests a mindset lacking determination — use *will* instead of *try to*.

After making a decision, don’t look back or second-guess. And remember to be decisive when assessing your own self-worth. Liz Koplovitz, founder of cable TV’s USA Network, said she is always surprised that women employees rarely ask her for more money, while men always do. Practice until you find your own comfortable way to ask for a raise.

Plug in

You are not going to meet new people if the only person you regularly see is the pizza-delivery guy. Volunteer or join boards for organizations supporting causes and issues for which you have a passion. For example, by serving on the Women’s Board of the Lincoln Park Zoo, I help keep the zoo open and free to the public 365 days a year.

Networking can also be as simple as interacting with other parents at your kids’ games or concerts.

Students, in particular, should remember that networking is critical when job hunting and shouldn’t confine their search to the Internet. A friend at another large firm recently hired 20 analysts, all via direct referrals, not the Internet. Also, have a follow-up system after meeting new contacts.

Think image

At a *Barron’s* Top 100 Women’s conference I recently attended, one of the breakout sessions was about branding. The presenter’s brand was very Zen: she wears long, flowy eco-friendly clothes and drives a Prius. Her office is decorated like a spa and painted in soothing colors.

My brand: successful, professional and conservative. This applies to my appearance and office as well as my marketing materials and proposals. When clients come to my office, I want them to feel very special. We use Tiffany china cups and crystal glasses, and keep a bowl of Godiva chocolates out on the table (well-hidden when I’m not in meetings!).

Planning what to wear should be part of your meeting preparation, guided by the question: What image do I want to present? Context is important — the image I present will differ if meeting a client for the first time as opposed to someone I know well.

Some also recommend the guideline to dress like a manager who is one level above you.

For students, remember that appearance is extremely important when interviewing. The friend I mentioned earlier who hired 20 analysts said one-half of the interviewees wore appropriate business attire, while the others dressed more casually. Guess which ones were more likely to get the job? A good rule of thumb: If there’s any question in your mind if an outfit is appropriate, it’s probably not.

Less is more

Your time is valuable, and there never seem to be enough hours in the day. Being interrupted can be an especially costly time-waster. My executive coach informed me it takes 15 minutes to refocus after one’s train of thought is broken.

To stay focused and be more efficient, I limit checking my email to just a few times a day. I also turned off my email pop-up alerts and unsubscribe to unwanted email and spam.

More difficult was my decision to stop answering my own phone. Though I find I still have to restrain myself when it rings, I now let my assistant pick up and handle more routine calls. And speaking of assistants, if you have one, remember: increasing their efficiency will boost your productivity as well.

Learn how to say no

This relates to being decisive, but saying no can be an even bigger challenge. That's especially true for many women, who tend by nature to be nurturing and often try to help everyone who asks. As a counterweight, you must remember that, by spreading yourself too thin, you are ensuring you might not do well in any of your endeavors. If don't have time or can't give it your best effort, simply decline. You don't have to give a reason. Just say: *I'm not able to help out at this time.*

Pick the right life partner

My business often entails long hours with clients' events and evening dinners. It can also be stressful. Having a partner who is supportive and understanding of such demands can be a huge boon. At the same time, keep your partner a top priority by investing quality time in your relationship.

I should add that your support system doesn't have to be a spouse; it can be family, friends — even a dog! Married or single, the friendships you form both in the workplace and in your personal life are vital to maintaining a healthy perspective.

Put down the smartphone

On a recent dinner date with my husband, I noticed that all the women at the next table were too busy texting to even talk to one another. It's important to know when it's time to unplug.

Employers are starting to get this message. Volkswagen had complaints from employees that their work and home lives were becoming blurred. The company has stopped sending emails to employees outside of work.

To quote the French fashion designer Coco Chanel, "There is time for work. And there is time for love." My husband and I approach each weekend as a mini-vacation, like we are tourists in Chicago. If you find yourself too busy on weekends with family events, try scheduling date nights during the week with your spouse or significant other.

Take a long view

I have learned to see day-to-day problems or unpleasantness in a different light by asking myself a simple question: Will this really matter a year from now? I was given this advice fairly recently, and it has really helped put things in perspective.

Learn from others (and share your own life lessons)

One of the top producers in my office freely shares her client-service model. Rather than create my own from scratch, I used hers as a template and customized it for my business model, also working with an executive coach who gave input before deciding on a final model that would work best for me.

Many of the life lessons I listed above were learned from observing or sharing ideas with others. Learning lessons from each other makes us all grow stronger.

I'll close by sharing a quote by no less an authority than Miss Piggy, who celebrated the confidence that can come with getting older, when one feels more free to say to the world: "This is me, buster! Take it or leave it, but get out of my way!"

TO READ MORE ABOUT CAROL BRANDT, [CLICK HERE](#).