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YOUR COLLEGE

Charles J. Zimmerman, CLU® — Little Things Mean a Lot

By Mary Anne Adler

Little things mean a lot, it has been said. Take, for example, Charlie Zimmerman's handkerchief neatly arranged in his breast pocket, its pointed folds guiding the gaze upward to his generous smile and his eyes that seem both wise and hopeful. Charlie's handkerchief reflects his pride in his work, his confidence in himself and his respect for old-fashioned virtues like hard work, integrity, honesty and tolerance. He liked to quote Mark Twain, who wrote, "Always do right. It will please some people and astonish the rest." He followed this advice and it

proud, hardworking German immigrant parents. His parents instilled in him a sense of ethnic pride as well as a universal respect for his fellow man. He grew up during World War I, at a time when anti-German sentiment was strong, and he often had to step up to defend



Charles J. Zimmerman, CLU®



It's better to be on the ball than to gaze into that crystal ball.

served him well throughout his long and impressive career in the life insurance industry.

Charles J. Zimmerman was born in New York City on January 9, 1902, to

himself. This experience made him acutely aware that all of us can be considered minorities in one way or another, and it developed in him a profound empathy for others. His sense of caring

and his desire to give back to society whenever he could informed all of his future activities. The life ahead of Charlie was to provide many

opportunities to do just that.

After graduating from New Rochelle High School in New York, he attended Dartmouth College in Hanover, New Hampshire, where he studied business. During freshman year, Charlie and a friend, hoping to improve their financial situations, developed a plan to arrange a series of intercollegiate dances complete with the most popular bands of the time. The 20s were just beginning to roar and Prohibition was gaining a foothold. Names like Ray Miller, Rudy



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Life insurance contributes more to the welfare of people, the economy, the nation, the individual and family than any other business I know of.

Vallee and Paul Whiteman, along with a few Ziegfeld girls, drew sell-out crowds at the 23 dances they organized. The money generated spelled the end of their financial worries, and Charlie earned his BS in 1923 and his MBA from the Amos Tuck School of Business at Dartmouth in 1924.

Fresh out of Dartmouth, Charlie began his life insurance career in 1924 as executive manager of the Life Underwriters Association of New York City. While attending a lunch meeting in Wichita, Kansas, he met the woman who would become his wife and constant supporter, Opal Marie Smith. He later joined the Connecticut Mutual Life Insurance Company as an agent in New York City and, in 1928, he took over a branch office in Bridgeport, Connecticut. Just two years later, the branch was producing over \$2 million annually. In 1931, he earned his CLU® designation from The American College and was appointed general agent for Connecticut Mutual at Newark, New Jersey. By 1937, under Charlie's management, that agency's production climbed from \$500,000 to \$7 million annually. Charlie continued his amazing agency-building track record in Chicago, where he brought his agency from 33rd place to 2nd place nationally. Charlie often quipped, "It's better to be on the ball than to gaze into that crystal ball." Such astonishing growth, especially during the Depression years, did not go unnoticed. He was elected president of the National Association of Life

Underwriters at age 37, the youngest man ever to hold that office.

When World War II erupted in 1942, Charlie served in the Navy as a Lieutenant Commander where his talents were put to good use. He sold war bonds to the military in South America and the Pacific.

After the war, Charlie took on a leadership role in the life insurance industry. In 1947, he became director of institutional relations for the Life Insurance Agency Management Association, or LIAMA (now LIMRA). By 1951, he was named managing director. One of his goals was to broaden the life insurance educational programs at various universities. He was known as "Mr. Life Insurance" in many circles because he was such a strong advocate of it. "Life insurance contributes more to the welfare of people, the economy, the nation, the individual and family than any other business I know of," he said.

Charlie was a long-time advocate of The American College and the continuing educational opportunities it provided to the life insurance industry. He served on the Board of Trustees from 1941 to 1958 when he was named a life trustee. His thorough knowledge of the life insurance business, his persuasiveness and his dedication to a high level of professionalism made him the go-to man for development projects whether they were in the field of education or fundraising. What others saw as challenges Charlie viewed as opportunities for increased

growth and service. "Make no small plans," he famously told a group of CLUs whose goal was to raise \$10 million in 10 years. They accomplished what seemed an impossible task in just a year and a half thanks to Charlie's inspiration, imagination and leadership.

The College sponsored a formal dinner to honor Charlie Zimmerman in 1965, and a portrait of him by Martin Kellogg was presented to The College. Today it proudly hangs on the fourth floor of MDRT Foundation Hall.

Charlie Zimmerman was the recipient of many awards, including the Huebner Gold Medal from The College and the John Newton Russell Award from NAIFA.

In 1956, Charlie returned to Connecticut Mutual where he would eventually be named president. "He was the embodiment of dedication, integrity and professionalism, and served as a role model for countless individuals," wrote his colleague Denis Mullane.

Charlie was a true legend there by the time he retired in 1972. As part of his farewell address, he made this simple request: "Do your best day after day. Use whatever God has given you, and whatever talents you have acquired, as effectively as you know how. In no other way can you truly get satisfaction out of life." This was the philosophy that Charlie Zimmerman lived by.

Take it from Charlie, little things can mean a lot. ■■■