



Success is all About Perspective

Success is one of those attributes that is measured in a variety of ways. One would think that a thriving life insurance business owner, who has qualified for the Million Dollar Round Table and Top of the Table and Court of the Table for the past 28 years, would consider himself extremely successful. However, Richard J. Wira believes that success is all about proper perspective and giving back in life as much as you are getting. From delivering food for the Meals on Wheels Foundation, to taking time to listen to you if you've had a hard day, Richard Wira always seems to be there to give something of himself.

In 1974, after just beginning a career in the term life insurance business, Richard published a small book entitled, *The Master Key to a Rich Life*. It was designed for a niche market: Men and women just getting out of the military, those who never finished high school and individuals being released from prison.

Since *The Master Key to a Rich Life* was not a big seller, Richard continued knocking on doors. The challenges he endured as a cold-calling, door-to-door salesman enabled him to not only build a strong backbone for business but also further develop compassion toward the less fortunate and those simply trying to make it in life.

Birth of a New Business

Richard experienced how difficult it can be to make a living so the prospect of a family losing their assets due to unforeseen circumstances compelled him to kick his life insurance business into high gear in the late 1970s. In 1999, Richard founded eQUOTE Life Insurance. The company offers insurance products such as term life insurance, universal life insurance and annuities. Richard explains, "We offer programs and general information for everyone including no medical term life insurance policies, no-obligation term life insurance quotes and various California term life insurance policies among dozens of others."

The San Diego Meals on Wheels Foundation

"I've been delivering Meals on Wheels since 1983. I decided to get involved because, as a child, my Mom always talked about wanting to deliver "Meals on Wheels," says Richard.

Richard later discovered that two of his sisters also followed suit in this special tribute to their mother. His sister, Shirly delivers for the Orange County chapter while Jo Anne for Cincinnati's Meals on Wheels. "Who would think all these years later I'd still be delivering meals on Fridays?" Richard says with a smile on his face.

Meals on Wheels has been providing services to seniors in the greater San Diego area for the past 47 years and in 2006. In 2006, according to the San Diego Meals on Wheels web site, there were 458,557 meals to 4,312 seniors throughout the city. Many seniors say the best part of the meal delivery is the friendly, caring volunteers.

Richard, who has been on the organization's advisory committee and board, urges anyone interested in being a volunteer to contact their local Meals on Wheels office. Giving has never been so much fun or so rewarding. One person can make a difference to the lives of often-lonely seniors.

This year Richard was asked by San Diego's Meals on Wheels President, James Johnson, M.D., a retired U.S. Navy Rear Admiral, to set up a speaker's bureau on behalf of the organization. Requests for a speaker to appear before Rotary meetings, Kiwanis, Lions and Optimists Clubs have been numerous.

Giving Back

Richard Wira grew up in a family that believed in giving thanks for all our many blessings and he has never left his philosophical roots. He says, "I believe in the Biblical verse, 'To whom much is given, much is expected.' Since you can never out give God, it is important whether one is an individual or corporation to give back to your community, your church and to this great country, all that we can."

Certainly, despite Richard's many recent successes with his online term life insurance company, the one aspect in life that he is most proud of is being able to realize his mother's dream and pay her tribute by having the opportunity to volunteer

for Meals on Wheels. "Our mother must have been a farmer because she planted the seeds by always saying she wanted to volunteer for such a wonderful organization as Meals on Wheels. And even though she wasn't around for the harvest, there was an abundant one," reminisces Richard.

Indeed, he is a spirit whose actions speak true to his words, "Life is all about balance and always living with an "attitude of gratitude." When we are grateful then the urge to give back becomes a necessary force within us. The more we give it seems the more we continue to get." Richard not only helps families through his term life insurance company but also frequently giving of his time to anyone who in need of a hand.

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