

# Authority Magazine

Life and Leadership Lessons I Learned In The Military: “Listen to what the employees have to say and listen to what they’re not able to say and help them communicate.” with Henry Montag and Marco Dehry



Marco Dehry [Follow](#)

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Listen to what the employees have to say and listen to what they're not able to say and help them communicate. Those employees usually know where the obstacles or problems are in any operation. Your job is to make it comfortable for them to communicate the information and then get involved in wanting to fix it because doing so will indirectly help them achieve their goals.

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**A**s a part of my series about “Life and Leadership Lessons Learned In The Military”, I had the pleasure of interviewing Henry Montag. Henry is an independent CFP and has been in practice since 1984. As a Managing Director for the TOLI Center East located in Long Island NY. He provides continuing education classes for Attny’s, CPA’s and Investment Advisors. He’s written many articles in professional Journals i.e NYS Bar Association, Trusts and Estates magazine, Bloomberg’s and Accounting Today about the subject of managing risk in their financial portfolio. He acts as a source for many prestigious media outlets including the WSJ. In 2017 he was honored to have co-authored a Flagship book for the American Bar Association titled; ‘The Advisors’ and Trustees’ Guide to Managing Risk’. Jan 2017 His intent is to inform and educate advisors to better advocate for their clients to do a better job at managing their life insurance and other financial assets.

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**Thank you so much for doing this with us! Can you tell us a bit about your childhood “backstory”?**

**I** entered the United States as an 11 month old immigrant from a displaced persons camp in Germany.

I spent the first 13 years of my life growing up in a really bad neighborhood in the Bronx as an only child of 2 parents who were Holocaust survivors. Each of my parents lost their

entire family, 14 members in all, with the exception of one brother on my Mom's side and one brother on my Dad's side, each of whom immigrated to Israel. To say that I had a protected childhood would be an understatement. I attended a parochial all boys grade school from the first grade to the 8th grade. I virtually had no social life and spent all of my free time with my parents and their friends whom I called aunt & uncle although none of them were actually related. It wasn't until I was finished with grade school at age 13 that my parents moved to a better neighborhood in Queens. At that point I went to Jamaica high school and was able to play sports, learn to ride a bike and socialize with other kids.

I worked several part time jobs simultaneously as a newspaper delivery boy, a soda jerk, a stock clerk, while attending high school to earn money to help my parents with their new rent which increased four-fold.

**And what are you doing today? Can you share a story that exemplifies the unique work that you are doing?**

I completed college & grad school at night while working full time during the day. It took me 10 years but when the dust settled in 1976 I began my career in the financial service industry. In 1980 I went back to Adelphi University at night while working full time and earned my Certified Financial Planner Certification in 1984. Since then I've spent the last 30+ years working with my clients providing guidance as to their accumulation, conservation and distribution of assets. In 1990 I began authoring articles in professional publications and providing continuing education credits to CPA's and Attorney's regarding financial planning issues. I've continued to do so today and in 2016 I was asked to co-author a Flagship book for the American Bar Association titled;

"The Advisors' and Trustees' Guide To Managing Risk" This book changed my professional life.

**Can you tell us a bit about your military background?**

In 1968 my Dad came down with cancer and couldn't work. The Viet-Nam war was raging and I was about to be drafted. I wanted to complete my military service but couldn't afford to go into the service and be away for 2 years as I needed to help my parents financially. So I decided to join the Marine Reserve which required me to only be away for a six month period of active duty.

**Can you share the most interesting story that you experienced during your military career? What “take away” did you learn from that story?**

We entered Parris Island Marine Corps Boot Camp on a Saturday evening after midnight. We spent the entire night getting our equipment, being medically examined and having our heads shaved we were finally able to go to sleep for what seemed like 20 minutes. All of a sudden the lights came on and 3 drill Instructors came storming into our barracks throwing garbage cans in between the 2 rows of 40 recruits and cursing for us to get up and stand at attention. It was Sunday morning and despite losing all of our freedom we each had the right to attend our respective religious services. So the head DI yelled out, "All of the 'F' Catholics get over to the right side of the squad bay" "All of the 'F' Protestants get over to the left side of the squad bay". And there I was standing by myself when the drill instructor yelled out "Boy what the 'F' are you?"

I yelled back "The Private is a Jew Sir" as I found out that morning there were 3 of us in our Battalion of over 8000 recruits. Well as you can imagine that set the tone for the next few days as there were many recruits there that had never seen a Jew. I learned to stand tall, hold my head up high, quickly gain the respect of others and not be intimidated nor afraid of anyone.

**Does a person need to be facing a life and death situation to do something heroic or to be called a hero?**

Being a hero is usually a label/title assigned to a person by others. A true hero is someone that would never consider him/her self to be a hero. They're just doing what any other person would do in that situation. Being a hero is someone that stands up for a person or cause because he she feels it's the right thing to do despite any consequences that person may be exposed to as a result of their actions. Being a hero in my mind requires the selfless pursuit of what's right.

**Based on your military experience, can you share with our readers 5 Leadership or Life Lessons that you learned from your experience"? (Please share a story or example for each.)**

1. The most significant life lessons I learned from my time in the military was;

That while there may be things I would rather not do there is nothing that I can't do.

Climbing up 20 feet on an A frame ladder consisting of 2 telephone poles, then running across 10 feet of spaced telephone poles and then climbing up another 20 foot A frame

and jumping out to reach a rope over a body of muddy water was one of the more challenging structures in the Parris Island Marine Corps Obstacle Course that I think of every time I see a telephone pole.

2. Everything works better when people work together. That exemplifies everything I did during my time on active duty. Every situation requires a person to step up and take the lead when called upon to do so. Often all that's needed is a nod of understanding to communicate with others to decide what's got to be done and whom is going to do it.

In Communication School, my (MOS) Military Occupational Specialty was a field wireman someone that hard wired a telephone communication system to be used in the jungles of Viet Nam. Since my Dad was a metal craftsman he taught me a thing or two about soldering and wiring which allowed me to step up and take the lead during various team projects we needed to complete.

3. You've got to stand your ground and give the appearance you're not afraid even if you are.

Gaining the respect of others is key to not only being a leader but also to maintaining your own self-respect and integrity. It also assures you're not going to accept getting pushed around.

On the second night of boot camp 3 guys came to my bunk to see what a Jew was. Then one of them took my cover off and put his hand on my head to feel if I had horns. I was afraid of getting beat up or in trouble for fighting but more afraid of doing nothing so I grabbed his hand and twisted. There's a reason they fight fire with fire. I felt better about myself afterwards.

4. Nothing is impossible. When we entered North Carolina's Camp Lejeune for Jungle training they told us we'd among other things be taking our rifles apart and putting them together, blindfolded in under a minute, after all night maneuvers. I didn't think that was possible but it was as were many other things that I didn't think could be done. I apply that principal to anything I want to do in my life.

5. Relying on each other. When you're working with a team of people you really learn what it means to say that were all connected. People can be incredibly supportive of one another if they choose to be, or they can be very caddy and competitive. Somehow the negative aspects of working together never materialized while I was in the service. That happened cause we were all working together to stay positive and support each other

mentally and physically when we were given a job to do. That's an important view for me to hold onto.

**Do you think your experience in the military helped prepare you for business? Can you explain?**

Certainly In the military there's no excuses it's just a matter of get the job done. That philosophy worked well for me as it helps me just do all the things I need to do to learn and keep all of the aspects of my practice running on an ongoing basis. It's my responsibility to look after each aspect of what needs to be done, and do it.

**Are you working on any exciting new projects now? How do you think that will help people?**

Yes I am. More than half the population has a non- guaranteed type of life Insurance called Universal Life. That's because it was a less expensive form of life Insurance, because it wasn't guaranteed to last for the rest of a person's life. Now as a result of years of sustained reduced interest rates and neglect on the part of the owners of these universal life policies an increasing number of these policies are expiring years earlier than originally expected. I've spent the last 5–6 years of my professional life providing continuing education credits to the CPA's and Attny's encouraging them to advocate for their clients and provide them with guidance as to how not to become one of the increasing statistics of people that have lost their life Insurance coverage prematurely due to neglect.

**What advice would you give to other leaders to help their team to thrive?**

Listen to what the employees have to say and listen to what they're not able to say and help them communicate. Those employees usually know where the obstacles or problems are in any operation. Your job is to make it comfortable for them to communicate the information and then get involved in wanting to fix it because doing so will indirectly help them achieve their goals.

**What advice would you give to other leaders about the best way to manage a large team?**

Teach members of your team to do what they need to do to be successful in their roles. Then carefully pick those you can trust to be leaders, encourage them to be your eyes and ears and then get them involved so that their success is your success and then

delegate responsibility to them. Most important communicate with them and when appropriate thank and show you appreciate them and their service

**None of us are able to achieve success without some help along the way. Is there a particular person who you are grateful towards who helped get you to where you are? Can you share a story about that?**

When I was 27 I started my career in the field of Financial Services. One of the advisors in my office was an 80 year old man that came into work every day despite his advanced age. He loved what he did and didn't consider working with other people to be work instead he looked at it as an enjoyable part of his day that also afforded him and his family a nice living for something he enjoyed doing. That philosophy stuck with me and to this day I've incorporated his attitude into my thinking & practice. Thanks Dave.

**How have you used your success to bring goodness to the world?**

I grew up in a place where my common sense helped me literally survive on some tough streets in the Bronx. I try to encourage others, especially my kids and those close to me to view and develop their common sense to a point where they can rely on it subconsciously and look to their gut for guidance. It's kind of like trusting your gut to get you to see & do the right things instead of thinking about it. Just do it.

**You are a person of great influence. If you could inspire a movement that would bring the most amount of good to the most amount of people, what would that be? You never know what your idea can trigger. :-)**

Take responsibility for yourself. No one will ever do as good of a job taking care of yourself as you will. Work with your advisors and doctors but remember you and no one else is responsible for you at the end of the day. Encourage people to be independent because it will make them feel better & better about themselves, and that's contagious.

**Can you please give us your favorite "Life Lesson Quote"? Can you share how that was relevant to you in your life?**

CVS to BVS Take the 'Current View of the Situation' & make it a 'Better View of the Situation'

"Make the best of anything that happens" "Don't Ever get discouraged and want to Give Up" Don't complain. Just accept what is and work with what you've got to get what you want. In my life I try not to let anything get in the way of my attitude and desire to

always work towards my next success several times each day. I try to minimize the negatives and focus on the good things I've accomplished each day. When bad things happen deal with it and don't ever let it get the better of you. Don't react emotionally take a breath and think before you act or you may make it worse. Admit to your mistakes and learn from them. I always try to make things better

**Some of the biggest names in Business, VC funding, Sports, and Entertainment read this column. Is there a person in the world, or in the US with whom you would love to have a private breakfast or lunch with, and why? He or she might just see this if we tag them :-)**

Sir Edward De Bono a Knight of Malta. Who once complimented me for my thinking during a 'Learn to Think', project we were working on with teachers in the California Educational system in the early 1980's

**Thank you so much for these amazing insights. This was truly uplifting.**

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