

Ep84: Tackling Life with Kevin Reilly

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PATTI BRENNAN: Hi, everybody. Welcome to the “The Patti Brennan Show.” Whether you have \$20 or \$20 million, this show is for those of you who want to protect, grow, and use your assets to live your very best lives. I am so excited about our guest today. His name is Kevin Riley.

Before I go into the formal introduction of Kevin, I’d like to share a little bit of a story about how we were introduced to him and what makes him so special? At least to all of us. We were introduced to Kevin actually through his wife. We were having a conversation with Bernadette Hunter and me.

Bernadette, as you probably know, is my right arm. So we were talking with Paula and in the conversation, she talked about her husband, Kevin Riley, and even though he’s a famous author, a speaker – he speaks all over the country – former NFL player, I didn’t know who he was.

As soon as Bernadette heard his name, she remembered that he spoke at her son’s school, and it was one of those engagements where they invited all of the kids and their parents. She said, “Patti, I will never forget Kevin’s message.” She took it upon herself to call him. She just wanted to let him know what a difference he had made in her son’s life and in her life as well.

In the conversation, she brought up a young woman who was going through a bit of a struggle from a career perspective. Knowing Kevin and his real goal in life to make a difference in young people’s lives, she asked if he would be interested or would he be willing to talk with her. Kevin Riley being Kevin Riley said, “Absolutely.”

What I learned about this conversation was – it was a three-hour meeting, mostly laughing, some crying, and by the end of it, this young woman had a clear direction, a career path, and a new friend. That’s Kevin Riley. What’s interesting about this story is that young woman was my daughter.

I have to tell you that as a professional, somebody running a company, etc., I think, gee, I hope I’m there for my kids, but sometimes, they need to meet with people outside of the family nucleus.



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To have somebody, a complete stranger honestly, to spend that kind of time to meet with her and help her, and then on top of it, you guys, literally has been back in touch with her, “How you doing? What can I do? How can I help?” They’ve developed the relationship over time.

What I’ve also learned since that conversation, I basically said to Bernadette, I said, “Bern, this guy’s amazing. I’d like to meet him. I’d like to learn more about him.” Of course, in the conversation, I learned about his book. I read his book. It’s called “Tackling Life”.

For those of you who are listening and not able to watch, I will tell you that if you were, you would see that Kevin Riley is a forequarter amputee. He was a Philadelphia Eagle, and during his time with the NFL was diagnosed with a devastating tumor.

Kevin, thank you so much for joining us today.

KEVIN RILEY: Well don’t feel too bad, Patti, about not knowing who I was. After about four weeks of dating Paula, she had the nerve to ask me what position I played. I thought what position do you think I played. She thought for a second, and she said, “Left out.” There’s no such position, but if it ever has a new position in the NFL, maybe we can call it left out.

Anyway, I really appreciate being here today, and one of my great experiences was talking to your daughter and trying to help people on the way. It’s very fulfilling and humbling for me to be able to help people. I’m really happy to be here with you today and discuss some things that maybe you and I can help some other people out there that are struggling right now.

PATTI: It’s so interesting because some of you may be watching and listening and say, “Well, gee, what does this have to do with financial planning? What does this really have to do with what you do for a living?” I will tell you that it has so much to do with what we do because let’s face it, anxiety, depression, there’s so much is rampant in our country today.

There’s so much to worry about, whether it be COVID, or long COVID, whether it be cybersecurity and an attack on our systems, whether it be the electric grid or what have you, the implications on our economy and the markets, new tax laws, dysfunction in Washington DC. Let’s just make a list of all the things that can keep us up at night.

When I asked Kevin, I said, “Kevin, when you think about this conversation and when you look back on it, what would make you feel like it was really worthwhile? What would you like the message to be?” Why don’t you share with everybody what you said to me?

KEVIN: Perspective is one of the things that brought me out of the doldrums. I’m a forequarter amputee as you said, and that means I’ve lost my left shoulder, my left arm, and four ribs.



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I was only 29 years old when that happened. I had three children, two, one, and infant. The first day that I was back out of intensive care, I was looking at their pictures, and I was in a position at that time, with a lot of the tubes out of me, just to be thinking about the future. It didn't look very bright to me.

Here I am 29 years old. The doctor comes in, and I'm dying to talk to him, and he says, "You were under the knife for 11 and a half hours. We had to sew you back up because your vital signs were going down." I said, "Well, was it successful?" He said, "I think I got it all." I'll never forget him saying that because my heart dropped.

"What do you mean you think you got it all? You just put me under an 11 and a half hour operation." I said, "And I've lost my left arm and my shoulder. I don't know how I'm ever going to make a living again."

I'm sitting here looking at these three kids, wondering if I'll have a job. Will I have to go on permanent disability just the thing that you were talking about? Here I was taking a deep dive down the rabbit hole, thinking all the things that could happen.

I think it was Mark Twain that once said, "Some of our biggest worries in life never ever happen to us." If you take that into consideration, you wonder then what should I be worried about.

An interesting concept came up just this week from a friend of mine, Father Rob Hagan, who is the Villanova chaplain. He gave Mass the morning of our game Saturday, and he just put something in really good perspective. He talked about there are too many things in this United States going on. We all have the two minutes roll right up to our face. It's like we have pressure on us all the time.

He said, "You've got to pick four or five things that you're all in with. That's where you dedicate your time. Not all these little things that don't matter. Not only five days down the road, but five weeks down the road, and five years down the road. Some of your biggest concerns will be the nights you lost sleep over little things."

He said, "If you think about it, they should be in an area like my God. It should be an area like my family, things to be all in, my health, my brothers and sisters, Black, White, in different cultures, different religions, hey, even different political parties, which has become just a bad situation right now."

If you think about that, yeah, you can't handle everything today. Let's put it in perspective and think about the things you really need to think about and the things you really covet.

One of the things that I was with Coach Dick Vermeil, we speak sometimes together and he opened it to some Q&A after his speech. A lady said to him, "Let me ask you something.



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If somebody asked you about integrity, how important would you say integrity is?" Very, very calmly and in one sentence he said, "If you have integrity, it's everything. If you don't have integrity, it's everything."

That should be one of your top models. If you have integrity, then you go through your list of your God, your family, the people you deal with on a daily basis. Those are the things that are important.

Those are the things that will fulfill your life when all of these things that we look at as special toys, nice houses, that's all well and good, but if you're not getting pleasure out of fulfilling obligations, and being good to people, and giving back, you're really missing the point.

Cardinal George of Chicago had a great saying on his deathbed. He said, "The only thing we take from this life when we die is what we give to others." When you think about it, you're in financial planning, there might be couple million dollars left behind, but they're not going to put it on a tractor-trailer to bring in to throw on your funeral.

If you think about that, everything else will have a way of falling in place, your financial stability, your love life, your job. The other thing that I'd say if you had to put a sixth thing in their perspective, is just try to be kind on a daily basis to everybody you meet.

I'm a big proponent of when somebody is angry with you or you're having a problem, and they call it being a Karen or a Kevin today. I don't know why. I wouldn't get that word.

It's never about you. It's about them. They've just hit their last straw. They just had enough for the day because of so many priorities that we've put in front of ourselves to try to progress.

PATTI:

It's so true. As you were talking, Kevin, I was thinking about something that I wrote about recently in one of my letters and this concept of fear and using the acronym FEAR, F E A R, False Evidence Appearing Real, or another one is Future Events Already Ruined. How's that for a concept?

When my kids were younger, we used to do this thing called a brain dump because these are tools that we all need to use from time to time. In our family, the brain dump was quite simple.

My kids would get a blank piece of paper, and I would have them take a pen to this piece of paper and write down everything that they were worried about, everything that they were thinking about, and keep writing, writing, writing until they were spent. They couldn't think of one more thing. Then they would fold it up, put it in an envelope, and put it away for six months.



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Six months later to the day, they would open it. I wouldn't look at it. It was private, but they would open it. The question that I would have them answer is, how many of those things that you were so worried about actually occurred? Those that did, how bad was it?

I don't know about you, but for me, I found that the things that happened that may have not turned out the way I wanted, boy, have I made mistakes in my life, have things been harder in some respects than I had hoped that they would be. That's when I really learned. That's when I really grew.

I think that that's sometimes is missing. We don't need to avoid adversity. We need to mitigate it. We need to be aware of it, but things are going to happen. It's not the things that happen to us. It's what we do about it.

It's, how often do we get back up? What do we do? How do we handle ourselves with that integrity that you were just talking about? While it's happening, are we pointing fingers at other people? Are we blaming other people, or are we taking in the information and saying, "What can I do now going forward to turn this thing around? What can I do to make a difference?"

People have lots of opinions in America today. People have lots of thoughts. I'm not here to change anybody's mind about anything, but what I try to do is listen and understand their perspective. I don't consider myself in the sales profession, right and I do think that to a certain extent that's a profession.

I feel like that people like you, and hopefully me – I don't know that I'm at your level, Kevin – but hopefully, when it's all said and done, that people will look and say, "She had a way of influencing people with integrity to help people to see that perspective that you're talking about."

Failure, it's not a person. We often talk, "I don't want to be a failure. I don't want to be a failure." Failure is not a person. Get rid of that label. It's an event. It's feedback. It just tells you, "Hey, what you did, didn't work. Let's try something else." Right?

KEVIN:

Absolutely. When you and I were talking a little earlier about the fear of falling out of where you are right now, because you're comfortable, at least you know how to handle it even if you're not happy. You know how to handle this area.

We're always afraid of the unknown. Not so much about the future but more about the past, "What happens if I lose my job?" I don't think anybody is going to be sleeping outside in the rain and snow if they lose their job, but they think that might happen, where they think it might come to that consequence.

It reminds me of a little story, again, lesson learned. Here I am, missing my left arm. I



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became a peer visitor for Walter Reed Hospital, trying to help some of these poor guys coming back from Afghanistan and Iraq that have lost limbs.

At that time, Walter Reed Hospital was almost exclusively for amputees. Governor Carper – he was a Navy veteran – asked me if I'd get down and talk to him. I get down and I talked to him at this one point. There are about 12 people there in the room that are doing rehab work, all levels of amputations. You know what I didn't expect? I didn't expect to see women. There were two women there.

I'm thinking, "My gosh, these bombs that go off to blow the cars up, they're very indiscriminate. They don't care. It could be women. It could be men. It could be dogs. It could be babies. They just don't care." To make a long story short, I said, "I'm going to come back and I'm going to go through the eight-hour training program that they call peer visitor. I want to help these guys and gals."

After my peer visitor training and you have to be blessed to get your certificate, they want to make sure that you know what you're talking about. One of the biggest things they stress over and over, God gave you two ears to listen to more than one mouth to talk. It's all about listening to the other person.

Here I am, and they said the best usage of your time Kev because you can't get down to Maryland three times a week, and that's what it really takes to be a good peer visitor because those guys and gals are going to tell you things...they're not going to tell their family, their doctors.

We even went through an hour and a half of understanding suicidal tendencies, which scared me. Oh, my gosh. That would be on me to be able to tell somebody that I saw this. Anyway, I'm getting away from my story.

They said, "where you could really help us is because you work for a Fortune 500 company and do hiring. These people are really scared when they go out looking for jobs."

When we release them from the hospital – by the way, they wouldn't release them until they did their DLAs, daily living activities – you had to be able to cook five meals. If you were going to drive a car, there was a simulator there. They were anxious to go home. I'll tell you the service is really good and saying, "We're going to give them basic skills."

Here I was to help them with doing interviewing skills, and also looking at their resume, and giving them some advice about the interview they're going to go to. One day comes, and I meet my first triple amputee. He's a captain. He's a Marine. He's missing both legs below the knee and his left arm, and he's missing his left eye.

I'm sitting there, and this guy has the greatest attitude you'd ever want to see. He's so



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happy that his uniform fits him like he wanted it to. He's so happy to be going home. He's got three interviews. He can't wait for me to tell him how to handle himself.

Like I'm going, how is this happening because a lot of the times when I go in to see somebody, that's just lost a limb because of cancer, they're usually down, and that's because people set low expectations for them. Their family members, their friends, they mean well, but their empathy is setting the bar low. This guy because he was a marine because he was with other marines rehabilitating, there's a camaraderie there at esprit de corps that can't be touched.

He says to me about 20 minutes into the conversation, "Can I ask you a personal question?" I said, "Sure." He said, "Did you lose your dominant arm or your non-dominant arm?" I said, "I was lucky I lost my non-dominant arm. How about you?" He said, "Yeah, I lost my non-dominant arm also. Aren't we lucky?" I'm not even in this guy, same arena. He is putting me up there with him.

I learned a lesson that day if he doesn't feel bad about his chances in this world. I'm never going to feel bad about it. That's when I go back to a saying that Rocky Bleier, who counseled me while I was at my worst day at Sloan Kettering, he said, "Your job going forward is to be the best one arm person that you can be, so you try everything until you find out you can't do it."

When I was in the hospital, I had a well-intentioned volunteer who was 70 years old, who came to visit me. He had this knife that was called an Alaskan knife. You can rock it back and forth, and you can cut your food with it.

He said, "Make sure you take this when you go out to dinner dates because you don't want to look like a 12-year-old and have your partner next to you cutting your meat up. Oh, my goodness didn't even think about that.

Then he's talked about his shoes. He said, "Are you going to go back to work with Xerox?" I said, "Yes, I am." "All right. What do you do?" I said, "I'm an executive." "You have to wear a coat and tie?" I said, "Yeah." He said, "Do you have to wear dress shoes?" I said, "Yeah, just like the pair you have on."

With that, he said, "Not like this pair." I said, "I got a pair of wingtips just like yours. Those funny little strings, too, that they call laces." He said, "Not like this pair." I said, "Maybe not the right size of the same color. Wingtips are wingtips."

He said, "Give me your hand for a second." With that, he took my hand, and he put it on this little flap that I didn't see. He said, "Pull upon it." When I did, it was a Velcro flap.

He said, "If you're going to have to wear wingtips like this, you're going to have to get the



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pre-tied one like mine because you'll never be able to tie your shoes again." I said, "You got to be kidding me." He said, "No. I've been trying for over 30 years."

Then he said to me, "Pull on my tie." At that point, I was really glad that he didn't ask me to pull on his finger. I pulled on his tie, and it was one of those clip-on ties that I had going to Catholic school. My mother couldn't be tying my tie because we had six kids in the family, and I was the oldest. That's another story for another day, but I never slept alone until I was married.

Anyway, he said, "You'll never be able to tie your tie again, and if you go down to 5th and Madison Avenue, they'll give you a discount. And make sure you get about 12 or 14 ties because they always call me back and want to know what's the name of that place again?"

When he left, I went, "Oh, my gosh." I said, "What else can't I do?" I'm thinking of buttons, and zippers, and keyboards, oh, my. Here was a guy that had well-meaning, but he came, and he set the bar low.

When I told the story to Rocky Bleier, he said, "You must promise me something." He's on the phone with me. He said, "You must promise me that you won't quit on anything unless you try it a dozen times."

I said, "Hey, Rock, listen, I love your enthusiasm, but let me tell you something. This guy's got to be a little bit more of an expert than you or I with being one-armed." He said, "Let me tell you about experts, Riles. Experts built the Titanic, and amateurs built the ark. Experts can be wrong." He made me promise that I wouldn't quit on anything until I tried it a dozen times.

Then he said, "I'm going to send you a little poem." Now Rocky Bleier, for you fans out there that don't recognize the name, four-time Super Bowl winner, and he had his leg so badly mangled with a bomb in Vietnam that they said he would never ever play football again.

He didn't buy it. Got the right people. Took him two years to rehab it. Used some cadaver parts to put back in his bad knee. He not only made the team, he's got four Super Bowl rings. Here was a guy I could listen to that had overcome major adversity.

He said to me, "I'm going to send you a little poem, and I want you to memorize it. Instead of stepping back and counting to 10 before you take on the task again and you're going to be frustrated. You're an A personality just like me. It's going to be difficult, but I want you to say this little poem to yourself.

It goes like this, "If you think you're beat, you are. If you think you dare not, you don't. If you like to win, but you think you can't, it's almost a cinch that you won't. If you think



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you'll lose, you're lost, for in this world we find success begins with a fellow's will. It's all in the state of mind.

"If you think you're outclassed, you are. You've got to think high to rise. You got to be sure of yourself before you can win the prize. Remember life's battles don't always go to the biggest, fastest, or smartest man, but sooner or later, the man who wins is the man who thinks he can."

I've followed that philosophy. There are three things I can't do. I cannot play the banjo. I cannot jump rope by myself. I cannot give the number one sign left-handed to angry motorists on 202.

I was told I would never be able to go in a half marathon again. I was told don't even think about hitting golf balls, you'll have a bad back. This, that, and the other. I found out so many of those things I could do if I adapted. So many of those things, without Rocky Bleier there that day, everybody had set the bar low.

For our listening and watching audience, I just want people to think, aim for the top. If you aim for nothing, you'll hit it every time. If you aim beyond your ability, wherever you fall will be better than anything you could have ever achieved by not trying at all.

PATTI: I just want you to keep on talking. For those of you who are listening, I want you all to know that if you get a chance, you have to watch the video because while Kevin was talking, he was tying his tie with one arm. It's an amazing thing to watch, and he was talking at the same time. It's so interesting. It's fascinating, Kevin, to hear your story and to hear this kind of approach that you've taken to life. I'm just curious, were you this way before you had the tumor?

KEVIN: Yeah, I was in many ways. Part of that was growing up in a large family. I was supposed to be the leader, and I tried to play that role. My Catholic education gave me a pretty good moral compass, but I would have to tell you it's the Salesianum experience, the four years at the all-boys school was really the factor that set me on the right road.

One of the things that happened in that environment that people don't know unless you're in it is that you can't be anybody but yourself. They will call you out. If you're a fraud, if you're lying, if you lack of integrity, they will call you out, and you will change because that is more embarrassing than changing.

PATTI: Interesting.

KEVIN: I have seen it in other all-male schools, and I'm sure that in all-female schools much of the same thing. The camaraderie's there. Salesianum calls it the brotherhood. Let me tell you about the brotherhood. I bled out during my operation. They put a flag up, anybody



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wanted to give blood. I had 11 guys that I played football with at Villanova, NFL, and Salesianum, five of them were from Salesianum, that caravanned up to give me blood. Now a couple of them, I didn't want their blood, but that's the way it goes.

PATTI: Yep.

KEVIN: That's how they care.

PATTI: Wow.

KEVIN: What more can you do for another human being than give your own precious blood? It's that kind of stuff right there that keeps me up above.

I try to tell people this 1972 Miami Dolphins that drafted me after they won a Super Bowl, they went undefeated that year, and it hasn't happened since. It's a rarity. It will only happen in football because baseball, soccer, hockey, they play too many games, basketball, too many games for anybody to go undefeated.

I want to tell you something. People think that they should go undefeated in life, and there isn't a person yet that has gone undefeated in life. I say that in a positive stance because you just mentioned it a while ago.

When you have a problem, and you deal with that problem, and you face that adversity, if you didn't learn a couple of lessons, shame on you. Dig yourself out and say I'm going to be better than this, and I'm going to work at it.

Again, you have to set your goals, and you can't set them all over the place.

If people would ask you tomorrow name the five things that are important to you, you ought to be able to rattle them off, one, two, three, four, five, and remind yourself this is what's important.

PATTI: Wow. So true. This is the message that needs to be spread. I said to you before the podcast when we were talking about this, "What would you like the listeners to get out of this? If there's a phrase if there's something that you really want them to remember, what would it be?" Why don't you tell the listeners?

KEVIN: With everything that's going on in this country, it's still the best country in the world. More out-of-pocket thoughts, more, as they say, people that are thinking beyond the block. Why are we able to make so many inventions? Why are we able to create so many new things?

China's got five times as many people as we got or something like that, but they're



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under duress because of the lack of freedom that they have. Freedom in this country is so important to allow you to do whatever you want to do, even though as you said earlier, your opinion is different than mine on this subject, but that's OK.

The one thing I would just like people to remember is this is just try to be kinder out there to everybody. Everybody's going through tough times out there. You won't know until you do it how often it'll come back and help you.

PATTI:

Kevin, as you were talking, I was thinking about something that I wrote about in my most recent letter. We hear about all the negative stuff, but when you think about it, 50 years ago, about half of the world's population was in extreme poverty.

Today, it's about nine percent. Every second, one person is lifted out of extreme poverty, but in that same second, five people are lifted into the middle class.

Think about that, as we look at all the negative stuff, and that's got profound implications. There are 7.8 billion people in the world today. 3 billion people don't have access to electricity. If you go in Africa, it is not unusual to see a little kid by a lamp outside a street lamp trying to do their homework.

The progress that we are making on a daily yearly basis, I wish we could measure that and make that the headlines, because there's a lot to look forward to, and there's a lot to be in awe about.

Let's face it, even COVID, the progress, it's not arithmetic, it's geometric. There is so much that we can look forward to, so much for our children to look forward to. Let's focus on that. As we look at adversity and I think that your message about being nobody goes undefeated in life, it is all about perspective. There's nobody better than Kevin Riley to share that message.

KEVIN:

Well, I'm no saint, by any means. I'm 70 years old now, and I'm probably more humble than I've ever been, and I'd like to even get humbler because when I look back, I'm not so proud of some of the things I did, but it's a reminder that you don't have to always talk your own track up.

I say that because we live in this great country and the technology is moving so fast, and in such a good direction for cures. The desmoid tumor disease that I have, we think that in two years, we may have a cure for it. We have two medicines right now that are shrinking the tumors, but they can't kill it. We're looking for the silver bullet.

15 years ago, this thing was just strangling people. I look at it like you do. It's just a blessing that way. People ask me now, "What do you miss being one-armed?" I miss hitting a baseball. I miss hugging people with two arms. It's not things you would think



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about, off the top your head.

I told somebody the other day when they called me about possibly trying this prosthetic arm because they wanted a former athlete to do it. I said, "I don't want to learn that now." I said, "You know what, I don't want to tell you something. I really appreciate your call. If God gave me my left arm back right now, I want to get my weight for two months." I'm so used to not having it.

I just ask people to look in perspective of what they have and don't be afraid to climb the ladder and reach your goals. We're going to be accountable someday for the talents that God gave us.

You got to sit back sometime and say, "Am I using the talents that God or the Supreme Being whoever you call that in your life? Am I using them to the best of my ability where I might just trying to stay safe?" A lot of that can be broken by just trying to help other people with whatever talent you have.

PATTI: Kevin, thank you so much. Thank you for that message. So much powerful stuff for all of us to think about, related to our daily lives and the people that we interact with, and how we handle ourselves. Thank you so much for joining us.

KEVIN: I appreciate it. Appreciate being on the show.

PATTI: It's a real treat. Thanks to all of you as well for joining us today. If you have any questions, if you'd like to learn more, my first recommendation, if I may, is get this book. This book is amazing.

Kevin is out there spreading this message to companies like mine and large companies, Fortune 500 companies. He's willing to help on whatever level, and I will tell you from my perspective, you've helped me a lot today. Thank you for everything that you do. Thanks to all of you for joining us.

If you have any questions, go to our website, www.keyfinancialinc.com. Thank you so much for joining us today. I hope you have a wonderful Thanksgiving surrounded by the people that you love. Take care now.



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