

# Lessons Learned Early LAST A LIFETIME



Darwin Hesselink

Dennis Hesselink

Daryl Hesselink

At an early age Encore Financial Group principal and founder, Dennis Hesselink, learned the importance of hard work and, perhaps most importantly, purposeful planning. His father, Corporal Robert T. Hesselink (pictured right) entered the Army in January 1949. In December 1950, Corp. Hesselink was captured in Korea and spent three years as a prisoner of war. When he was finally released and returned home, the 6-foot 3-inch tall man weighed only 95 pounds. As most Veterans, he pressed on to live the American dream as best he could. He went on to marry and have seven children, including Dennis. Approximately 11 years later, due to multiple health conditions from the war, Dennis's father died young, leaving his mom with seven young children and only a \$5,000 life



insurance plan. Not surprising, the years ahead were hard ones.

Dennis and his brothers began working to help the family make ends meet. Dennis's first job was a paper route at age 10, which he begged to have because at that time the minimum age requirement was 12. Dennis' determination and persistence persuaded them otherwise. Soon after, Dennis and his family moved to a home his mother rented from a farmer; the children

were recruited to pick vegetables and help maintain the farm. By age 17 Dennis held jobs as a dishwasher, gas station attendant, and grocery store employee. At age 21 he met his future father-in-law who introduced him to the life insurance business. Here he has stayed, all the while helping many client families to become financially independent and thrive.



bought a policy that day for \$24. [A few days later] he was returning from work and saw a fire in a field, he decided to put the fire out. As he went to attend to the fire he stepped on a downed power line wire and was killed instantly. I will never forget the meeting with his spouse. She cried, having that life insurance meant that she could continue to live in her home, with her new baby." This experience taught Dennis that every interaction we have with another person has an effect.

Dennis and the team at Encore Financial Group, including his brothers Daryl and Darwin Hesselink, focus on helping people achieve and maintain financial independence, his number one priority is taking care of the family, as he knows the devastating impact of not properly planning. The loss of a parent, whether an income earner or caregiver, hurts the family unit;

Dennis was forced to grow up at a very young age and watch his mother go through turmoil and despair. Through his experiences, his passion is to ensure others do not have to face the same.

As founder of Encore Financial Group, he built a team of others with the same deep-rooted passion for financial security. Each Encore representative partners with their clients and their families to plan and implement financially sound solutions and lifestyles. In fact, Encore's values echo this passion and permeate day-to-day business interactions: respect for clients, quality for the top-level services and

solutions offered to each client, and teamwork to provide expertise to every client.

Throughout his 40 years in the financial and insurance industry Dennis has seen the fruits of his labor help devastating situations become financially bearable. One of the families he helped early in his career was a young husband and wife with a small baby who had very little money, Dennis recalled, "I talked to them about the importance of life insurance and what would happen to his family if he passed away; he



*Encore Financial Group's headquarters is located at 10595 North Straits Highway, Cheboygan.*

*They have offices in Gaylord, Petoskey, and West Branch with representatives serving areas in between as well as central Pennsylvania.*

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