the Register

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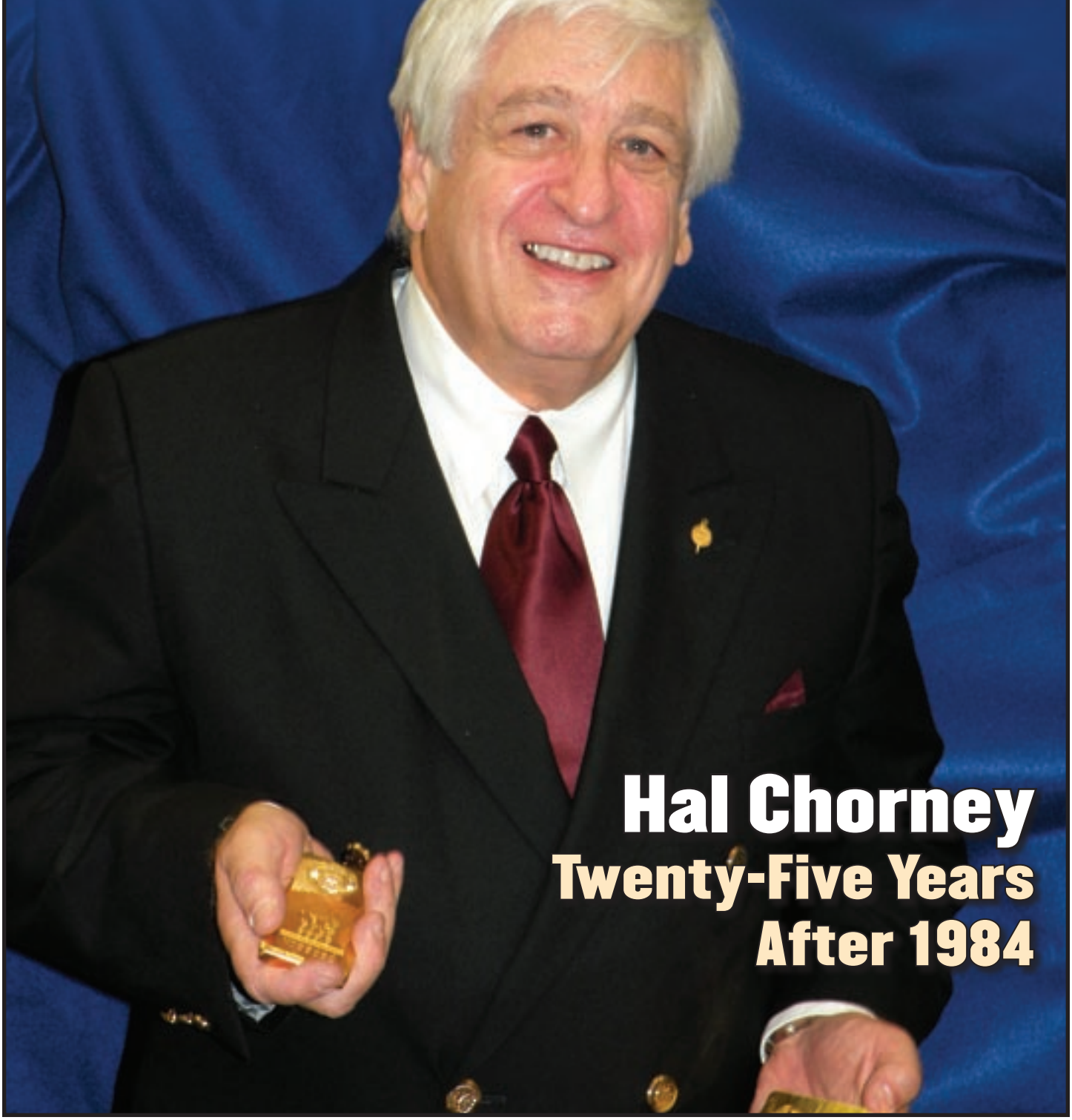

Hal Chorney
Twenty-Five Years After 1984

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• IN THIS ISSUE •

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Twenty-Five Years After 1984

The *Register* interviews Hal Chorney, one of the early founders of the financial planning profession.

What is your take on the role the IARFC has performed during its first twenty-five years?

According to George Orwell, writing in his 1949 famous book titled *1984*, history is written by the writers of the news and the chroniclers of the age. It is somewhat coincidental that the IARFC was also founded in 1984 and has chronicled the financial planning developments of this period and become an industry leader in helping individual practitioners advance their business and better serve more clients. This is a massive accomplishment.

It is fitting that the IARFC be congratulated for this contribution to improving our profession and helping the individual planner increase their skills. Not only did the IARFC accomplish all this, but also, this association dared to allow different viewpoints of what was happening in the industry during these formative years, including some critical views of the financial products and services world.

Only the IARFC dared to provide coverage, which was not politically correct, on economic related developments that were not especially productive for American citizens. The IARFC did this even when the membership was benefiting from 'good economic times' and most organizations were fearful of the encroachment of government regulators or closer examinations. The IARFC has a solid history of encouraging ethics, compliance, precise monitoring, and foremost adherence to the client's best interest.

This required courage over the last twenty-five years, from the IARFC, its Board of Directors, and the membership. During these years, this association allowed various critics to voice their concerns over developments in the financial world. Still more courage will be required to continue these practices, while attempting to maintain balance, fairness and appropriate responsibility. The IARFC's accountability to the membership is, and has been, honorable, for twenty-five impressive years. Each Registered Financial Consultant can be justly proud.

Do you see any other connection with Orwell's famous book?

Ed Morrow, Wally Cato and Hal Chorney reminisce about the founding of the financial planning profession and the changing world of regulatory enforcement.

Investors suffered and we suffered because regulators totally failed to protect them. 'Doublespeak' from Orwell's *1984* is still alive and well. Wall Street paid ratings agencies to declare that questionable financial offerings were sound. Yet some of these offerings were so convoluted that not only did the financial professional of average intelligence not understand them, but it seems that many of the so-called "intelligencia" of the industry could not explain them either.

By the time some of these offerings were unraveled, it was too late. **The excessively greedy Wall Street firms had taken more than their share of the money** as markets spiraled downward and the public lost confidence in their financial advisors. Wall Street, and the government agencies totally failed to regulate properly. Prior to the current exposure of these boondoggles, again-and-again our honorable RFC financial professionals, **truly in the trenches with America's people, sounded the alarm to deaf ears in governments at all levels.** As in Orwell's book, the government did not listen to the citizens, but only dictated to them. Are there similarities.

What about your personal experience with the IARFC?

Back in 2006, at an IARFC Convention, I warned our leaders and most productive members of these developments. I discussed with RFCs what was already happening. In doing so, that segment of our membership was invited to question why the banks and other cartels were the benefactors of certain laws and not the people. Many of these laws and regulations were contrary to our fundamental birthrights. It was further pointed out that these laws, written by Congress and enforced by the courts, were **robbing our clients and us — of our freedoms, our liberties, and our money!**

It was at this conference and in *Register* articles that I explained how and why I was sent to prison for not revealing personal and private information about my clients. I exposed the evolution of certain bank reporting requirements that had been enacted into federal law. These required the divulgence of your client's personal and private information. Financial privacy for the most part has been abolished in the USA.

Through the years, my company had been approached by different federal agencies seeking confidential information about our clients. We serviced mostly financial professionals and the feds wanted the confidential information on those planners, advisors and agents — as well as about their clients.

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Each federal agency vied to have me under their jurisdiction. I remember in 1983 how the SEC insisted that my tangibles firm and I were under their jurisdiction. My attorneys and I did not think that we were since we did not sell securities nor belong to the NASD. When I questioned the SEC's jurisdiction, they stated that they had the jurisdiction to determine if they had jurisdiction. Orewellian Doublespeak!

However, that battle, which ended with a decree stating that I neither admit nor deny any wrongdoing, cost me hundreds of thousands of dollars. When other federal agencies, including the IRS, asked me for information on the 'unregistered' investments of my clients, more specifically information on the financial professionals who were vendors of our products to their clients, the legal stance of my company was, 'What law requires the firm to disclose this information? Why ask us? Why don't you ask them?'

My company and staff respected the financial privacy of planners and their clients, but in time, I learned that some of our clients' own financial professionals did not respect their clients' privacy, perhaps because these planners were under the jurisdiction of SEC and NASD or other different federal agencies.

Governments love acronyms. Has this also been prevalent in financial securities?

An excellent example of Orwell's Doublespeak was the acronym NASD — National Association of Securities Dealers. It was not really an "association" but a regulatory agency that gave preferential treatment to the large Wall Street wire houses.

The new name, FINRA — Financial Industry Regulatory Authority now acknowledges this authoritarian role – and exposes the goal of the regulators to control the entire industry. They really did a great job with Bernie Madoff, Lehman Brothers and Merrill Lynch, didn't they!

What about tangibles during the past twenty-five years?

As all readers of the *Register* know, gold and silver have increased in value during this period and are now commanding more investor interest. Back when I had my legal problems, tangible investments were legally and lawfully under the umbrella of Financial Privacy. Back then there was no law on the books requiring disclosure of these 'unregistered' investments. As usual, **the feds and their courts, rolled over and crushed the small independent businesses, while ignoring or sanctioning the obvious wrongdoing of the industry giants.**

Today you can look at the horrid Ponzi operations perpetrated by **Bernard L. Madoff** and **R. Allen Stanford**, or the **Bank of America** takeover of **Merrill Lynch**, to see that **the federal regulators like FINRA and the SEC still ignore the major players, even when they are repeatedly reported.** Instead, they go after the independent financial planner.

My firm chose not to disclose any information 'non-public'. Sure, there were certain parameters such as laws involving cash transactions and the reporting of transactions over $10,000 stemming back to the Bank Secrecy Act of 1970, requiring banks to notify the IRS of these cash transactions. In 1986, the ball game changed when Congress passed the Money Laundering Control Act. Banks were no longer concerned with the release of information as violating their clients' financial privacy. **Now banks have little or no regard for financial privacy of their customers.** By law, the banks have to release the $10,000 transaction, and the 1986 law stated that a financial institution could not be held liable for releasing any suspicious transactions to law enforcement or regulatory agencies.

IRS Form 8300 was then introduced, requiring businesspersons to report cash transactions in excess of $10,000 and the banks were issuing SARs, (Suspicious Activity Reports) involving an aggregate of $5,000 in cash as well as the mandatory $10,000 in cash transaction. **Now, with the so-called Patriot Act, all sorts of additional, often secret, red flagging and reporting are taking place on your clients.** Hundreds of thousands of **Suspicious Activity Reports** (SAR) have been filed each year since 2004. Tens of millions of transaction over $10,000 in cash have been sourced in IRS Currency Reporting.

Have there been warnings or just more Doublespeak?

Back in the 1980's, when critics spoke out against the lack of financial privacy, we were labeled as "aiding drug dealers" to launder and hide illicit monies. Today a critic of the lack of financial privacy often is labeled as "being soft on terrorism". Civil liberty and

privacy advocates have claimed that the government's description of a suspicious activity was too broad and created many possibilities for abuse. Obviously, this is the result. **Because of laws like these, many people now think America itself is on a downward spiral as the citizens become more and more at the mercy of the feds.**

Don't believe me? Read the bill that then Senator Obama introduced in 2008 that tried to label all foreign tax avoidance techniques, like the well-respected offshore insurers, as being "presumed" to be illegal tax avoidance schemes.

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What advice do you have for our membership?

Please be aware that the new definitions create additional justification for a SAR. This means that government can and will seek and demand even more information from you about your clients and you. This will make your jobs more difficult as affluent Americans may eventually go out of this country for their financial advisors or in search of financial privacy for the freedom we once had.

As recently as May 21, 2009, the government updated its standard for how law enforcement organizations from different levels of government should report on, and share electronically, observations on activities considered suspicious concerning terrorist activity, or even activities considered merely 'interesting' actions.

This updated standard separates behavior that could be observed as suspicious into two categories: (1) Defined criminal activity with a potential link to terrorism, and (2) activities that are **potentially** criminal or even non-criminal activity that require additional support to be considered a SAR. One source for this additional information for a SAR may be you, the financial planner, insurance agent or advisor – when you are required to "rat" on your clients and expose legitimate private transactions of private clients and expose legitimate private transactions to public securities — or personally face prosecution, business ruin, and even incarceration.

Are creative opportunities still available for planners?

Gathering information on your clients can be a double-edged sword since the government is continuously seeking more-and-more information on your clients and you. Of course, the planner needs this information to serve the client best. **But, should planners become spies for the feds? How do your clients react to this?** Statistics from the Registered Tangible Investment Advisors' Association (RTIAA) in Boston indicate that most financial professionals are not well versed on either financial privacy or tangible investments.

According to **Raquel McAninch**, Secretary at the RTIAA, "Many financial professionals do not even know that tangible investments such as gold, silver, rare coins and stamps should for the most part not be owned in a paper or certificate of ownership form, but that a *physical possession* of the assets is needed."

Now there is **money to be made** for the planner with the right information and **money to be lost** for the planner who does not know about all the assets of his clients or what to do with them.

What do you suggest?

All planners must become more creative in generating additional revenue in these challenging financial times, through the purchase or sale of tangible assets.

Recently, I spoke with a financial planner who had a client holding gold, silver and rare coins. The client was elderly and had inherited these assets, which had never been income producing. The planner contacted me about selling the tangible assets so that the proceeds could be placed into an income-producing vehicle for the client.

This turned out to be a win-win transaction. It was a win for the planner to accommodate the client by arranging for the sale of these items because the funds were placed by the planner into income-producing products. It was a win for the client to feel comfortable by having her financial advisor involved with the entire transaction, including the final disposition of the assets.

When you take information about the assets of your client, do you **always** ask about holdings or inheritances in gold, silver and rare coins and stamps and other collectibles? If you fail to gather this information, you create a lose-lose situation. You lose because you cannot assist your client to the best of your ability to accommodate their needs. And your client loses because those funds are tied up in areas that do not maximize their current investment strategies.

Another RFC casually mentioned to me that his client had inherited a rather large postage stamp collection and that none of her children or grandchildren was interested in stamps. I suggested that the RFC get me more information about the contents of the collection and then introduce me to his client. Eventually I took a flight to view the stamp collection and arranged for its purchase. The planner thanked me because about eighty percent of the proceeds were given to the planner to invest in other items for the client. In short, the entire process became a win-win for the planner and the client.

According to no less of an authority than Forrest Wallace Cato, when Loren Dunton and Ed Morrow first originated the financial planning profession they visualized the planner as the protector of the investing citizens. Your important job has since become far far more difficult.

What else should an RFC be on the alert for?

The government's Doublespeak and misrepresentations are not behind us. Despite the mortgage debacle, the federal government (Farm Administration) is still making loans on rural and suburban residential properties up to 102% of value. Moreover, just recently the administration suggested Freddie Mac issue new loans, with the funding coming from — guess where? U.S. special government bonds!

While the novel ***1984*** was science fiction, Big Brother is still alive, and Ministry of Truth (Minitrue) is still revising "events" and some of the recent federal legislation proposals are getting pretty close to what Orwell called "doublethink" and "thought crime."

Eternal vigilance is the price of liberty — and it looks like we are all going to be paying a lot.

Hal Chorney, RTIA, is the founder and President of the **Registered Tangible Investors Advisors' Association** (RTIAA) and the **Money School of Boston**. Hal is a highly booked speaker by insurance companies, broker dealers as well as hard money advocate groups across the US. He succinctly emphasizes methods and forms of gold ownership as well as legal and lawful methods to preserve financial privacy in the acquisition of gold and other assets.

Hal has assisted the financial industry in the purchase, sale and appraisal of gold, silver, rare coins, stamps and other tangible assets for over 40 years. He has received the **Prudent Man Award** from the highly respected Insurance Pro Shop. His articles have been published in ***Life Insurance Selling, Fiduciary Legal Report, Success Plans, Financial Profiles, Financial Services Advisor, The Inspirator International, The Register, The Financial Planning Encyclopedia***, and other publications. Chorney is author of the book ***What Happened to the Golden Frogs?***

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CALENDAR OF EVENTS

RFC FPP 102 Course
February 3-4, 2010, Middletown

RFC FPP 103 Course
February 12-13, 2010, Middletown

RFC FPP 103 Course
February 24-25, 2010, Middletown

RFC FPP 201 Course
March 5-6, 2010, Middletown

RFC FPP 201 Course
March 10-11, 2010, Middletown

RFC FPP 202 Course
March 19-20, 2010, Middletown

RFC FPP 202 Course
March 24-25, 2010, Middletown

RFC FPP 203 Course
April 9-10, 2010, Middletown

RFC FPP 203 Course
April 14-15, 2010, Middletown

RFC FPP 101 Course
April 23-24, 2010, Middletown

RFC FPP 101 Course
April 28-29, 2010, Middletown

RFC FPP 102 Course
May 7-8, 2010, Middletown

RFC FPP 102 Course
May 12-13, 2010, Middletown

RFC FPP 103 Course
May 21-22, 2010, Middletown

RFC FPP 103 Course
May 26-27, 2010, Middletown

MDRT Annual Conference
June 13-17, 2010 , Vancouver, BC

CE@Sea IARFC Alaska Cruise
June 20-27, 2009

RFC Sessions at WCLIC
August 5-8, 2010 , Chongquin, China

From the Chairman's Desk…

Ed Morrow

As we move into the New Year, we can only hope for better news: that the recent trends toward socialism will diminish, that the stock market will move upward on the basis of good economic news, that the real estate slide will turn around, and that America and Americans will start saving more and spending less. But will that happen? We can only hope… .

What can you do? The first step is to follow some of the advice contained in the recent articles by Peter Vessenes, RFC — get a better hold on your own cash flow and make wise, considered changes. If there is some "financial fat" in your budget, then squeeze it out now.

Call all your clients personally. Certainly you have been increasing your contact frequency, but there is no substitute for personal contact. One RFC closed every one of these calls with the same phrase, "By the way, I wonder if there are two or three persons we could be sending some of our informational articles to — just as a way of becoming better acquainted?"

True, many clients had no names for him. But happily others did. He started his response with a letter and an article about the effectiveness of the President's stimulus plans. Then another article he wrote and which was published locally. Then another letter with a newspaper article. Finally a nice, low pressure call.

His appeal for an appointment was quite clear: "We like to visit with persons like yourself to find out what you want to accomplish, and see if there is any possible fit within the services we are providing to friends like _____ (the referrer)."

After a while he realized, "This is really working!" Not 100%. In fact only about 45% became clients. But if he hadn't asked for the names, he would not have had than nice steady flow of new clients.

Keep Doing it! So, he just started again at the top of his client list and made another round of calls, and got even more names. Now, instead of considering laying off a staff associate he has added a part time marketing person — a mother who comes in for five hours three days a week and just helps him with marketing and non-complex services.

Use CRM principles. In this issue of the Register there is an article on how Client Relationship Management will increase client retention and acquisition. While you might want to automate your drip marketing, it is not essential — provided you have a very detail-oriented, follow-through dedicated marketing assistant.

Offer a Guarantee Certificate. There is no doubt — presenting your prospective new client with a handsome certificate will increase your plan fee revenue. In our society today, everyone wants some assurance of satisfaction.

Emphasize your Ethics. Place an RFC Ethics Plaque on your wall in a prominent location, and add a printed and personally signed Code of Ethics in your handout package. Yes, you could write your own Code of Ethics, but use the RFC one until you have it all worked out. Chances are you will decide the RFC Code is quite sufficient.

Plan your CE Schedule now. Of course we'd like for you to join us on the IARFC CE@Sea cruise conference — but that may not fit into your schedule. But plan now to help "re-invent yourself" by attending at least two professional conferences in 2010. Rather than attend by yourself, maybe you can plan to share a room with another respected financial advisor, and you will cut expenses, and also have someone to "bounce off" your reactions to the various presentations.

Plan Some Technology Upgrade. Maybe computer hardware or software. Perhaps a better color printer. Maybe a redecoration of your conference room or the office where you meet with clients. Plan it, schedule it, budget it. Remember, if you're not getting better, you're falling behind! And this is no economy in which to be moving backward.

Help the IARFC. We are diligently trying to deliver to you time-tested proven techniques that will enhance your practice and improve your life. You can help us do even more of that by referring other professionals. **Call Amy Primeau at 800 532 9060** and give her the names and contact information. She is waiting for your call… .

Defy the Industry Slump

Use Proven LTCI Prospecting and Closing

Nationally long-term care insurance (LTCI) sales slumped in 2009, but statistics don't really tell the story.

Some agents are doing fine, thank you. They sold more LTCI last year and are on track to sell even more in 2010.

Did you — or your agents if you're with an insurer or MGA — suffer or thrive last year? Are you off to a good start in 2010?

Winning agents know that LTCI product knowledge is a prerequisite, but that's only the start. Successful advisors know how to market, prospect and sell LTC. They know how create qualified prospects continually with direct mail, networking, seminars, direct mail, and the newest method — social media.

In the face-to-face sales situation, they know how to reach seniors' hearts and minds. They know how to attract seniors' interest with facts about the economic loss of a spouse and the need to plan. They know how to address LTC needs in the context of the planning and sales process.

Different Ways to Skin the Cat

Most agents believe there's one best method of prospecting in their locale. But most just go on gut feeling. They have no hard evidence to support their view, and most have only tried one method seriously.

Successful agents try different prospecting techniques until they find what works for them, in their area, during a particular season. And they're always exploring and fine-tuning their techniques.

What works in a small town in the Midwest may not work in a big city in the South. The most effective communication in February differs from what gets the best response in October.

An agent in Florida, Arizona or another Sunbelt state that attracts lots of "snowbirds" to their winter homes might do best by marketing to these folks in the winter months, striving to formulate the pitches that best appeal to their demographic characteristics. Perhaps you'll find you can best reach them with seminars. Better yet, establish a multi-pronged appeal: Use social media, direct mail, speak to small investment clubs, be a Speaker at a Senior Activity Group, etc. The list could be endless; it just has to fit the community you're selling in.

The rest of the year, you'd target full-time residents with direct mail, perhaps speak on a radio program every Saturday morning, create an advertisement on cable TV, speak to the residents at assisted living centers. Family members who attend these talks are already scared that there will be no money left over after their loved one's care is completed, so you've got a captive audience that is motivated to listen to your suggestions. If you live in a region that attracts summer residents, your seasonal strategy could be the opposite.

Winning advisors also know that it takes more effort to cut through the clutter. The old rule was that consumers had to hear a message three times before it takes. Now it's nine to twelve times before your market is used to hearing or seeing your name — and it often takes multiple approaches — such as three direct-mail letters, three seminar invitations and three advertisements, three giveaway offers for a Free Report about how to ask questions to any Agent that calls on them to sell LTCI.

Opening the Door to LTC Sales

It doesn't matter one bit whether your first sale to a client is an annuity, LTCI, life insurance, mutual fund or a plan.

What's important is making the first sale. Once you've done that and won trust, you're in a position to change someone from a one-time product buyer into a true client who will give you referrals.

LTC can be a great first sale — but it's not the only way to go. With many people in their 50s, 60s and 70s, another product — especially an annuity — is a much easier first sale. An annuity doesn't bring up all the emotional baggage that is associated with long-term care. So it can be an easier sale. But don't stop there.

Successful LTC agents know how to pivot from one sale to another. They're not content with one sale. They want to help clients with their entire financial picture — most crucially LTC that's often been referred to lately as 'Portfolio Protection'. The message to you is to TEST your marketplace and see what brings out the most response.

Unless you're partnering with another agent or advisor who specializes in additional products, it's almost impossible to succeed with just one product in your quiver. Top advisors have a passion for two or three products, and that gives them a chance to speak to seniors about whatever most concerns them.

Today you need a recognizable brand. If you're an exclusive agent, you can play off your company's brand — but you still need your own local identity. If you're independent, you have to create your own brand entirely. Your brand is "YOU"! When you have a brand in the community, prospects will pay more attention to your communications. They'll have at least some awareness of who you are.

The cookie cutter-approach to selling LTCI is history. Instead of Maxwell House, consumers are looking for designer brands like Starbucks. They want something special. . . and they want YOU to be special.

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Every agent needs to take a close look at their marketing strategies and examine their marketing program for 2010 to attract the consumers you WANT to have in your practice. Be sure that your communications are talking about clients' interests, not just the product features.

When LTCI used to be known just as "nursing home" insurance. But people don't want to hear about nursing homes so much now. It's time to focus your marketing message on the product's flexibility and its ability to provide money for care at home as well as in a nursing home or an assisted living facility. Be sure you know all about the new features and new LTCI products that are available these days. It will guarantee your sales success!

LTC sales may be slumping nationally, but if you're using the best methods for prospecting and closing, you'll say, "What slump?"

Wilma G. Anderson, RFC®

Wilma G. Anderson, RFC® is America's leading LTC and CI sales trainer and a practicing producer in Littleton, Colorado. This article covers some of the key points vividly portrayed in her DVDs, "Mastering the One Call Close", "The Secrets of the LTC Sale", and "Mastering The Annuity Sale" For RFCs, the cost for all 3 DVDs is only $199! Visit her websites you'll find several products that can help boost your sales, including personalized tele-coaching sessions, workshops, and sales-meeting speeches.

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Take a New Approach

Typically those who sell tangible and intangible products make their initial entry as a salesperson — and to some prospects (who may genuinely need what is being sold) that is a strong discouragement. How might you avoid this?

The first way is to offer some type of service that you can extend ***absolutely free***. However, today's consumer frequently does not believe in FREE, even though that is said to be the most powerful word in the marketing lexicon.

The second is to offer something that might be quite valuable, but to offer it at a ***very low cost***.

The third approach is to offer something with a ***Complete Money-Back Guarantee*** that does not typically come with a guarantee.

The first option might work if you have something that is reasonable. A good example might be a book, an extensive article or "white paper" that you have written. To offer that for free would seem reasonable. This is why many financial advisors write books and articles. There is no question that this is a valid technique and it will work. But what if you have already used that approach?

The low price option deserves a lot of consideration. Since you are in financial services, it should be something relevant. To some persons, that very low price has more credibility than if the same item were available free. The perception is "Since there is a cost to me, I am under no obligation to make any purchase." However, the payment method must be simple.

One advisor offered a "whitepaper" on 42 techniques to increase your retirement income. The "retail price" was $11.95 which did not seem out of line. But his offer was to send you a copy for only $1. He did not say to cover postage and handling. That is a gimmick. The postage cost more than $1 just to send his 16 page 8.5 x 11 study. He had collected information from many places, put it all into Word, and then printed on both sides of the paper and sent the final copy stapled. The key was his phone call to follow up on the items of greatest interest, items 23 and 31. Nobody remembered which number they were, but many granted him an appointment. One technique was to use auto-deposit and auto-payment to reduce expense, risk and improve your credit. Remember, he asked for only $1. Every one has a $1 bill. It is very easy to place a $1 bill into the postage paid reply envelope with the request coupon. Incidentally his grand-daughter did all the processing. Guess who got the $1 bills?

Another advisor did the same thing with a pamphlet he bought from a university. That borrowed the university's prestige and credibility. He paid about $4 each, but the cost on the front was listed as $23 by the university. He offered it for $10. "Just slip your $10 bill into the envelope and you'll receive the book. The full $10 will go to the Alumni Scholarship Fund, and I will send it out to you as my contribution." Naturally he planned to make a follow-up phone call. In the second edition of the book the university even made a nice reference to him, since the university got both the $10 and the names of the purchaser. Now he is negotiating for them to send to all alumni within 75 miles. Average age of the alumni is 47, average income is estimated at $85,000.

But what if you want to offer something directly focused on the issue of retirement? You know that people are afraid of outliving their money. The typical advisor's concern is how much money do you have, what is it earning, and when will you run out if you withdraw a gradually increasing sum? His approach was on the other aspect of that equation, "How long are you going to live?"

So his letter posed that question, right up front. "***How long will you live?*** Naturally, I do not have the answer. No one does! But there are tools that help establish a reasonable and reliable measuring stick. I would like to suggest the new standard of excellence in life expectancy planning. I have arranged for this report for a single person or a couple, on a very favorable basis.

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Wouldn't you like to know your number and how to use it?"

He is experimenting with two follow-up paragraphs. One has no cost mentioned. The other has a specific price. But he does not insist on pre-payment — he carries that cost. The reports come from 21st Services, and he offers to help persons "understand the significance of the numbers and how they interface with their current financial holdings." There is no fee for his interpretation, but the client can then pay for the report fee — which considering the importance, is quite reasonable. His compensation, of course comes from providing fee-based planning, or placing annuities, investments or life insurance. For more information call: 877 371 3008 ext 560 and ask for Brad Bahr.

The last item I mentioned was the *Guarantee*. Actually I would not suggest the use of the term "Money-Back" since it sounds a bit like a TV Ginsu knife advertisement. You cannot guarantee how long a person might live, or how long their money will last, because you cannot guarantee their investment earnings. But you can offer a Satisfaction Assurance. This means that "If you are not 100% pleased with the comprehensive plan that is developed for you, you will receive all your money back."

Does it work? Absolutely! I have made this offer for nearly 40 years, and I have suggested it to thousands of financial advisors – some of whom have adopted this technique. To my knowledge, no advisor has ever been asked to return the plan fee.

After all, if you knew that you might have to return the plan fee, you would be sure to produce an outstanding plan and to present it effectively!

But the key is how you reinforce this commitment. I suggest using a Satisfaction Assurance certificate. It is 8.5 x 11 but is printed on fancy "certificate" paper to make it resonate a bit like the Warranty Certificates that you see with other products. You can customize the text, and select the paper you prefer. For more information on this text, and the sources of the special paper, call: 800 532 9060 and ask for Amy Primeau.

And this technique will increase your plan closing ratio and help you charge higher fees. *I guarantee it!*

Ed Morrow, CLU, ChFC, CFP®, RFC®

Ed Morrow is the chairman and chief executive of the IARFC and has been a practicing financial advisor for forty years. His advice and systems are used by thousands of financial advisors in the U.S. and across the world. As the CEO of the IARFC he is one of the developers of the Financial Planning Process course materials and a frequent instructor, both nationally and in many countries.

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The Role of Social Media in Your Business

What could social media possibly have to do with the economy and your business? Pay attention, because the answer is enormously important. It is the perfect solution to the out-dated, over-priced marketing programs we see in this industry. Why is it perfect? Because it can be conducted, very effectively, for free. Considering the state of the economy, free is a good thing.

That said, what does it take for you to start employing social media in your own marketing? In fact, let's not call it "marketing." Let's call it "communication." If you are a producer, you seek to improve your relationships with your target markets, your local communities of influence, and your clients. You seek to impress those people with your credibility (and the fact that you're a terrific person), so they will send their friends to you. How can you accomplish that?

If you are a large firm, you seek to influence your field force and attract and recruit new producers. You want to impress upon them that you are the best solution. How can you accomplish that? If you are a branch manager or regional VP, you seek to motivate and educate your producers or wholesalers. You want to raise the level of your people, and show them that you are the person they can trust. How can you accomplish that?

It's so simple.

Likeability and Credibility

These three steps go back to the "Credibility Process" published in the book *Axis of Influence*.

- The first step is to show that you are ***safe to deal*** with, that you won't try to manipulate people.
- The second step is to demonstrate that you are ***likeable***.
- The third step is to demonstrate that your expertise is relevant to whomever you're communicating with. This is the ***credibility*** step.

(Note: If you would like a white paper describing this process, contact me using the email at the end of the article.)

If you want to spend the least possible amount of money and still be highly effective at reaching your target market(s), doesn't it make sense that you would want to communicate to them all at once, taking them through the three steps mentioned above?

Where would you find a community or group of like-minded people, say all doctors or corporate executives or chiropractors or literally any other professional group? If you say the phone book, you're stuck in the Yellow Ages. They're on the Internet. They're on a website called LinkedIn. They are in specific groups inside LinkedIn. All you have to do is search for them, join the groups and start gently taking them through the three steps.

Sounds simple, doesn't it? Well, it is.

This is called social media marketing (or communicating). The social part is the cluster of like-minded people. The media part is that they are not gathered in a hotel ballroom once a year, they're gathered online every day. The marketing/communicating part is that the people who get the most benefit from this aspect of business are the ones who step forward to post comments and start discussions.

Prescription

You can find many lists of the various social media sites. They won't really do you much good if you don't know what the most relevant, appropriate and effective places to go are. You've probably heard about Twitter and Facebook. I suggest you do not spend time with either one of them. Go to where the action is – go where your target markets are right now. That's LinkedIn. Focus on building your profile and learning how to manage multiple groups. Then, begin to contribute.

If you have the budget for it, hire someone to write your comments and posts. That person absolutely must be a proficient and prolific writer. If you can, hire someone to do that full time. If you would like the psych profile of the best person to hire, contact at: michael@aboutpeople.com

Conclusion

Social media communication is the future of your business. That's not a guess, it's simple fact, because it's effective, accurate and can be done for free. As soon as the industry realizes how powerful social media communication is, it will replace direct mail and newspaper ads. That's a guess, but a safe one. Mean while, join and use LinkedIn and be sure to add a link to the IARFC.

Michael Lovas, C.Ht

Michael Lovas is co-founder of AboutPeople. He is a psychological communication expert specializing in the financial services industry. He is respected throughout the US and Canada as a credibility coach, trainer and writer. Michael's work is read throughout most of the free world.

As an expert in consultative selling, Michael can teach you how to: "read" your prospects and connect with them in a relevant (profitable) way.

Michael holds three prestigious certifications: Licensed Master Practitioner of Neuro-linguistic Programming (NLP), Licensed Trainer of NLP; and Clinical Hypnotherapist. Since they all focus on reading people and using language to inspire their decisions, they make Michael the perfect trainer and coach for financial professionals. Call Michael and learn how to use those tools to improve your own business performance and profits.

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If Your Best Client Died Tomorrow…

Would Their Family Truly Thank You…?

Nobody wants to talk about death or dying. However, since we know for a fact that it WILL happen someday, and the harsh reality is that it often happens when we least expect it. Therefore, as financial advisors it only makes sense that we factor in a plan for this possible scenario too.

So many people and financial professionals spend their entire lives attempting to create the "perfect financial plan" with the hopes and dreams of becoming financially successful and independent. However, regrettably most people, including financial advisors, overlook or ignore the only thing we can guarantee in our lives… which is some day we will die.

For more than 23 years, I have been working hard for my family and clients to help them coordinate and integrate a game plan that is specifically designed to help protect against many of life's most financially devastating events. Like most financial advisors, I accomplish this using products and strategies that add a much-needed layer of financial protection, such as car and home insurance, umbrella policies, disability insurance, health insurance, life insurance, long-term care, Wills and Trusts, business insurance, annuities, etc.

But for me, on Thanksgiving Day of 2008, everything suddenly changed. Just when I thought my family and clients were properly insulated against all of life's most dangerous and/or unexpected events, I lost my mother to cancer.

Ironically, during the two year period before my mother passed, I was actually creating and building a funeral planning website on the Internet. And up until the point when my mother passed, I had spent countless hours researching, reading, performing surveys, writing numerous articles, analyzing the competition, and developing the design and technology of this website, and trying to do everything possible to learn more about the funeral industry.

Looking back, I would have confidently described myself as "mostly experienced and well-educated" when it comes to funeral planning and end-of-life planning matters. However, it took that dark day on Thanksgiving Day of 2008 for me to learn two extremely valuable lessons:

1. Regardless of all the research I had done, like most families who lose a loved one, I had no idea what to do next.

2. It was through this experience that I began to recognize the true purpose and value of leaving behind a smart and comprehensive end-of-life plan.

The reality is that just about everyone agrees these products and strategies mentioned above (life insurance, wills and trusts, etc.) are critical components of a sound financial plan. The reason why is because we all know that not only are we going to die one day, but we also acknowledge that there is a possibility that someone's life could actually end abruptly and unexpectedly.

When you take a look at the financial industry as it stands today, I think it is fair to say that a large part of a financial advisor's job is to create a game plan for something that *might* happen today… or it *might not*. In other words, the financial planning industry has repeatedly trained and conditioned financial advisors to always revert back to the philosophy of making sure we *"plan for the worst, and hope for the best"*.

Heck, you could really even go so far as to say that one of the main roles of a financial advisor is to be the one to say, "I told you so!" To use an example, let's assume that an unexpected event occurred with one of our clients that caused significant financial damage. Assuming we had properly "planned for the worst", we can now say something like:

"Don't worry Mr./Mrs. Client. Do you remember that backup plan that I strongly recommended we build together? You know, the plan which we both agreed could actually happen, and that I told you was specifically designed for this type of circumstance? Well, the good news is this plan we've implemented is now here to help you and your family by reducing or eliminating as much financial and emotional pressure as possible. So don't worry, everything is going to be OK."

Liability Potential

Now let's take this one step further from another angle. In some situations, financial advisors can actually be held liable if they fail to discuss or recommend a protective product or strategy. For example, let's assume a financial advisor fails to bring up the topic of life insurance for a young couple with two young children and whose wife is a homemaker. If the financial advisor completely neglected to discuss or recommend life insurance as a suitable product and protective strategy, and if an unexpected event were to occur causing the husband to die, the surviving spouse could likely have a good case for a lawsuit.

Another example could be failing to discuss Long-Term Care with a widowed woman, say age 60. In fact, I have actually read about several cases where the family members have filed suit against a financial advisor for neglecting to discuss or recommend Long-Term Care and, as a result, the large costs associated with these assisted living facilities depleted the children's inheritance monies.

Finally, let's analyze the situation that exists today as it relates to financial advisors and end-of-life planning. Unlike many other financial planning scenarios, a financial advisor could perceivably… and legally…

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say the following to a client with regards to end-of-life planning;

A Better Way

*"Mr./Mrs. Client, I can **guarantee** you with **verifiable certainty** that one of the most tragic events you can imagine **will** happen to you at some point in the future. And the news gets worse. Although I don't know exactly when this tragedy will occur, I do know two things for **certain**. First, this horrible event could happen at any moment. And second, the older you get, the higher the probability that this awful experience is **guaranteed** to happen. And Mr./Mrs. Client, as much as I hate to admit it, there is even more bad news. I can also tell you that the odds are **extremely high** that an event as tragic as this will also add severe emotional and financial pressures to your family, and these pressures will begin to affect you and your family **almost immediately** after this tragic loss. Now Mr./Mrs. Client, since we know this financially and emotionally damaging event **will** happen at some point in your future, we need to begin building a plan to minimize these financial and emotional hardship **right now!** Let's get started."*

End-of-Life Planning

The fact of the matter is that, although this might be an extremely unlikely conversation, it proves a very important point. Each of these statements are 100% accurate, guaranteed, and can be proven to be true... and I am fully confident that there would be no lawsuits ever filed if that conversation actually took place regarding end-of-life planning.

So if we are talking about the fact that Mr./Mrs. Client **will die** and, therefore, **need** to create an end-of-life plan to help guard against future financial and emotional pressures, **why is it that this type of financial planning strategy is mostly misunderstood, overlooked, or simply ignored??**

The fact of the matter is that every time a financial advisor sits down to help build a "big picture" financial plan, they should be aware of the fact that their client will be experiencing a guaranteed tragic event at some point in their financial future. Since the financial planning industry does not currently strongly advocate or mandate that every financial plan should include an end-of-life plan, isn't the industry using the mindset we've all been trained to oppose, which is; *"Yes, I know this can and does happen, but it will never happen to me."*

The sad truth is that although losing my mother was the worst experience of my life, it has evolved into a valuable lesson and tremendous inspiration for me going forward. I've been there and I know what families go through. I know the questions they have, the details they need to think about, and the high degree of emotional decisions and large expenses involved.

Now, more than ever, I firmly believe that end-of-life planning needs to be a standard and routine part of a comprehensive financial plan. **And I am making it a personal mission to change the way the funeral planning industry views and incorporates this piece as it relates to an overall financial plan.**

So after much debate, I decided I would proceed forward with my funeral-related website… but only if I could make a difference. So I went back to the drawing board, all of a sudden I realized exactly what was missing. I recognized that this website could serve as a great opportunity for me. Why? Well not only could I create a state-of-the-art Resource Center for funeral planning, but I could also use this as a medium to loudly send my message about the **importance of adding end-of-life planning as an integral part of a comprehensive financial plan.**

Everyone knows that the funeral director's job is one of the most highly-respected forms of public service. However, it's one of the toughest jobs too. Just about all of the services they provide involve challenging situations such as coping with emotional loss, grief counseling and bereavement, working through the funeral expenses and family budgets, helping plan the funeral or burial, performing or assisting with the memorial service, preparing the deceased, coordinating with multiple family members, working with many different religions and churches, and much more.

Given the fact that a funeral director's job is so challenging, if financial advisors begin implementing end-of-life planning as a common part of a family's financial plan, this will help the funeral directors by making a difficult situation a little bit easier.

My sincere hope is that I can help make a difference through increased awareness, education, and training within the financial planning industry. As financial advisors become more educated and begin to experience the true value and advantages through helping our clients build a smart end-of-life-plan, this will create another opportunity, since they will be forced to start working closely (and regularly) with their local funeral directors. This can open up many wonderful new family opportunities for both industries.

End-of-life planning has several key benefits. First, it emphasizes the value derived by working with a credible financial or funeral professional. Second, it strengthens the financial future of the families we both serve. And finally, end-of-life planning creates a win-win-win situation where everyone wins.

I hope one day my mother is very proud to see that, through her inspiration, her legacy of helping others will continue to live forever.

Christopher Hill, RFC®

Christopher P. Hill, RFC®, is the President and CEO of a Wealth Management firm, with offices located in Reston and Woodstock, Virginia. Chris started his career in financial services in 1986 as a college intern assisting a veteran stockbroker. He then established a sales office for a national wealth management firm, where he assisted in portfolio management and was also Vice President of Marketing and Sales. In 2001, Mr. Hill formed his own company and he has built an experienced team specializing in retirement, tax, and legacy planning. Securities offered through The Investment Center, Inc.. Member FINRA/SIPC

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Code of Ethics

Enhance Your Professional Image with the

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Spotlight on IARFC Benefits:

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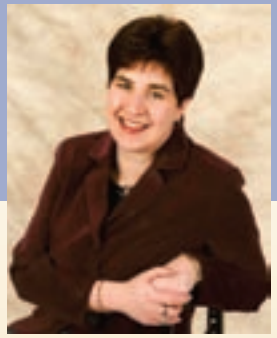
Amy Primeau, Domestic Membership Chair



Frequently these days we turn on the news, to know what happened in the rest of the world while we were busy tending our own little corner, only to see another financial advisor fall from grace. It may be a local advisor, or it could be one who was a 'mover and shaker' on the national scene. You've heard the expression 'One good apple can spoil the bunch'. That is very true in the world of financial advisors.

The actions of these unethical advisors, especially those well publicized like Bernie Madoff and Allen Stanford, reflect negatively on you, even if you don't realize it. The common person sees these financial people being hauled away in handcuffs, and it impacts the image they have of financial advisors. Right now, the general public may have a better impression of used car salesmen than they do of financial advisors.

How do you distinguish yourself from the bad apples, the Madoffs and Schrenkers of the world? Of course the best way to separate yourself is not to be like them. Remember your mom telling you that the company you kept said a lot about you? Guilty by association.

The IARFC Code of Ethics is a good way to separate yourself. It is one thing to say that you are ethical, and another to display it for all to see. Think of sports teams — it's one thing to say you are a fan — it's another thing to proudly display the team colors in your front yard year after year, even in the bad years. If you believe in something enough, then you will not be swayed.

Take that first step by showing you believe in yourself. Display the IARFC Code of Ethics in your lobby, in your office; any place where it will be seen. You can purchase the IARFC Code of Ethics *Wall Plaque*, in which the Code of Ethics is placed behind clear plastic mounted on a walnut plaque. The size of the plaque is 8.5" x 13" and requires a little assembly. It is an appropriate size for an office. It is not so large that it demands attention, but it will pique the interest of those who see it.

And while hanging a plaque does not make you ethical; it reassures those who see it. I'm sure I don't need to tell you that those people who have the means to invest, are leery of turning over their money to an advisor. Just as all of those diplomas hanging in the doctor's office makes us feel better that the doctor knows what they are doing; displaying the RFC Code of Ethics will help reassure John and Jane Doe that you are not going to make off with their life savings. The more comfortable your clients feel with you, the more likely they are to refer people to you.

You could also print the RFC Code of Ethics on heavy duty certificate paper and actually hand it to prospects in your first interview. You should already be including this with your plan presentation. Why not include it with your marketing materials to prospects as well? Baudeville has a terrific selection of paper available. Email me to request the 'Valuable Sources' document; which not only lists the contact information for Baudeville, but for several other suppliers and products you might find helpful. The RFC Code of Ethics is also available in a word file, and I'd be happy to send that to you.

Financial Advisors have taken a beating in the past year, and you need to do everything you can to set yourself apart from the bad apples in the mind of your clients and prospects. The RFC Code of Ethics should also be someplace where you can see it daily- to remind yourself why you do this.

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Client Trust

Having money at work, owning a grand and spacious office and enjoying prestige to some might be a measure of success. But there is another level to which business people need to aspire, and that is seeking to engender client trust in their practice.

Our clients are the nucleus of our business and we need to understand the dynamics of this and place it at the very centre of our strategic calendar.

Without a doubt, there is a strong correlation between customer value and client trust. However, in order to strengthen this relationship, the Advisor should consider developing more of an emotional connection with the client, and not just at face value. Any predetermined move to foster a strong model of client trust will help your organization rise above your competitors and strengthen your market position, which is especially advantageous in rough economic times. There are various ways in which the Advisor can attempt to help develop an emotional bond with clients but I would like to zero in on one aspect of marketing that most small businesses tend to ignore and that is branding.

Connect with your Clients

Brands capture our imagination, and it is for this reason why we ought to employ strategic branding in our practice. According to the Webster's Dictionary, a brand is defined as "a means of identification". The idea behind branding is to differentiate your service from the rest. In other words, help the public to recognize that your service will always meet their needs. In so doing, an emotional relationship will be harnessed. Added to that, if you successfully deliver on your promise to meet their needs all the time, then trust is built and this bond will become so strong that your clients will resist the need to go somewhere else to satisfy their needs. This is what trust is all about.

The Feelings that are Evoked

When the average individual thinks of branding, they think of visual displays, such as logos and how colors and signs are displayed. However, the aim of branding is to create certain attitudes such as positive buying behaviors in the minds of clients and customers. The thing to remember is that branding does not necessarily have to relate to a product or service; it can also refer to an individual such as Martha Stewart, Lady Gaga or for that matter, Jerry Springer. Think about all the emotions that are evoked when you hear the name Oprah.

When your clients think of you and your practice, you want them to have positive feelings such as warmth, guidance, direction and care. A brand therefore not only provides identity but a personality too. This is the type of specific identity the Advisor should aim to reach with his clients.

It is necessary to note that clients tend to cultivate a series of expectations based on a whole host of factors including the financial service industry in which the Advisor operates, the type of services that is offered and most importantly, the competition. If you offer lousy service and fail to deliver as expected by your clients, you will eventually lose your clientele and have to be in constant search of new prospects.

Value is Linked to Trust

Some of us inaccurately equate value with price. However, value has more depth. While value does have some links to pricing, it also is linked to an experience or a feeling. The truth is this, no one makes a purchase unless value is seen. For that reason, the Advisor should try to determine what their clients appreciate as value and find unique ways not just to meet but to exceed those expectations.

When clients expectations are realized, trust will automatically ensue. The client will trust recommendations given, and will recommend the Advisor or his organization to their friends and associates, and thus develop a total reliance on the Advisor, one which is based on emotions.

One way to create customer value is to earn the trust of the customer. When the deep inner feeling of trust is attained, the Advisor should seek ways to nurture it over time so that it will form a never ending indelible impression on the minds of their clients. Trust is key to the success of your practice as it provides you with the ultimate competitive edge.

Jacqueline Russell, BSc, MBA, RFC®

Jacqueline Russell, BSc, MBA, RFC®, Dip., IARFC Education and Training , Business Relationship Coordinator, began her tenure with the Society of RFC in July 2008 and is also the Corporate Marketing Coordinator for DSC Lifestyle Services. Jacqui has a strong sense of self and continually strives to enhance her competencies in marketing and client management. Her motto is that we can achieve all our life's ambition as long as it is accompanied by discipline and devotion.

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Cato Comments – About Your Image…

Do Our Attitudes Become Locked Into Place?

As a financial planner you are judged first by your attitude more than by anything else. This applies to all professionals. Everyone you talk with passes initial judgment on you based mainly on your attitude. Your attitude is what your prospects, your clients, or anyone, notices more than your speech, manners, facial expression, knowledge, or even your dress. ***You get respect by acting respectful. You get respect by being respectful of others.*** We all know a few – fortunately very few – planners who because of their attitude we consider them to be clowns. Think of your fellow RFC friends whom you respect and enjoy interacting with. All of those RFC's have what you consider to be "good attitudes."

Attitude evaluations by prospects and clients apply to all others in your field. Your attitude influences everything, i.e., your respect, or lack thereof, for your family members, prospects, clients, others who have helped your career directly or indirectly, etc. Your attitude influences the importance you place on learning or continuing education. Your attitude determines if your support your association or not. Your attitude even impacts your intelligence, one way or another. The saying "Attitude is everything!" is most often correct. In many ways a "locked-in attitude" locks you into limiting ways and locks out your adaptability.

You know people who dress perfectly but have lousy attitudes. You also know people who dress like slobs but have great attitudes. Which type would you prefer to interact with? **Mehdi Fakharzadeh**, the world's most successful insurance sales agent says, "In selling your service, the most important factor is your attitude." **Bernon Peacock**, former editor of ***Pension World*** magazine, now a Media Advocate for financial advisors, says, "I find it difficult or even impossible to work with some agents or planners because of their dictatorial or know-it-all attitudes. They make instant but unqualified judgment calls presuming expertise about everything. This shows a lack of respect for everything."

Our attitudes give us strength and help us to function. **Hal Chorney** went to prison for protecting the financial information of his clients. He promised his clients that he would protect their private data from the feds or from anyone else. He honored his promise. He went to prison because he had ethics. After Hal was released from his unjust incarceration I asked him, "How did you survive that brutal time in prison without being destroyed as a person?" He answered, "I survived because of my attitude." Chorney went on to become a martyr and hero among planners and agents.

Why I'm Sensitive About Your Image

When I began promoting the concept of financial planning for the founders of this specialty profession, I encountered abundant prejudice in the financial products and services industry against financial planners. ***For years I had to struggle to help change this negative image of planners.*** Because of that I developed sensitivity to anyone attempting to position planners as "the bottom of the financial industry barrel." This influenced my attitude. Today my attitude is full of sensitivity about the image of planners in general. I want planners to receive the respect and recognition they deserve.

Over the years I developed impatience with agents and planners for not knowing the elementary basics about their own image-building. Far too many advisors remain ignorant about how to intelligently and realistically promote their images in their market areas. They remain largely unknown year-after-year. These planners over-pay for occasional vanity publicity exposure efforts that are of only limited value. My attitude is tempered by this impatience.

I'm also guilty of assuming far too much. And my assumptions are frequently wrong. I assume planners have read certain books. I assume planners care about their image. I assume planners know elementary basics like how to write a news release that will be used and properly submitted, at no cost to them, to all of the appropriate outlets. I assume that young people in the media know how to do their jobs. All of this impacts my attitude. My attitude, like yours, is influenced by what I experienced. Today I am sensitive, impatient, and make faulty assumptions.

We all know we should have an image and attitude that positions us as "Mister Perfect," like the former media darling **Tiger Woods** was perceived to have. The golfer eventually "blew it" and his real image and attitude became known. Reality seems to get in the way.

The secret of working effectively with a difficult **PWA** (person with attitude) is to ignore their attitude, if possible. Attitude is the source of most problems. Attitude causes inflexibility. But ignoring attitude is difficult, and not always possible, for a flawed sensitive, impatient, and assuming type. A "know-it-all" attitude by a "know-little" person drives most people nuts. As does the person who cheats you! Cheaters and swindlers make it more difficult for all of us. Their attitude permits them to disrespect you or anyone.

Your Attitude Can Lock You Into Inflexibility

You know the cliché "Change your attitude and you change your life." For years I've heard motivational speakers say this line. And this always sounds trite. This is easily said but almost impossible to do. This, is almost like saying, "You can fly once you grow wings." The most successful agents and planners all have attitudes the convey "I am a caring, respectful, trained, disciplined, skilled, and professional person. I do not know everything about everything. I do not know what financial actions to recommend for you until I learn certain critical facts and information about your situation and goals, plus your emotional needs." To know in advance is both presumptuous and preposterous.

Consider the most successful doctor, lawyer, or accountant that you know. Do they produce vanity books glorifying themselves and pay to have such books printed? Do they brag and boast in obvious ways? Do they make self-promotional claims that are questionable? Or do they simply conduct themselves with an attitude that portrays them as respectful, highly skilled, trained, efficient, and confident about what they are doing?

Usually the doctor, lawyer, or accountant accomplishes a desired image by listening and asking questions. Generally they do not market with exaggerated claims followed by contacts with the prospect during which they dominate the conversation. If they are the local leaders in their fields then they have the status symbols, local recognition, and

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images that convey their desired positioning. They also give and receive respect. None of these top physicians, attorneys, or CPAs fail to get as many facts as possible before recommending specific actions. You feel secure in trusting them regarding your health, liberty and property. Why? Mainly because of their attitude!

Secure leaders are not reluctant to acknowledge that they don't know something. They are not afraid to search in your presence. Top producers are confident but not "full of themselves." Nor do they embellish claims about themselves. Last week I met a proud Master Financial Planner-In-Chief. As you know, there is no legit **MFPIC** designation.

With the proper attitude should come an understanding of all types of people, or at least a tolerance of most types of people. We all accept people with a few warts especially since we also have some warts. This should enable you, to interact on a personable level as equals by adjusting your mode and speed of communication to match theirs. Thus develops an attitude of mutual respect. Your prospect should not have to fit your demanded format.

Over the years I have witnessed how some planners changed as they began to earn fantastic amounts of money. They changed and then their attitude changed. They became conceited, rushed, arrogant, and dictatorial. Then their earnings plummeted without the planner even knowing 'why' this was happening. The answer to 'why' is quite simple. Ask yourself, ***"Aren't there people you prefer to avoid because of their attitudes?"*** This holds true for your clients and prospects! You have just answered the question that proves the point of this article. ***In your market area the person with the better attitude wins.***

Forrest Wallace Cato, RFMA, RFC® is considered an "industry thought leader" in the financial services profession because his articles, essays, interviews, op-ed pieces, reviews, biographies, critiques, and editorials, are widely printed worldwide and span over 28 years. His media advocacy services have enabled many advisors to enhance their personal image, with a corresponding increase in their local status and their income.

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Think Right – Advice From Kinder Brothers International

Persuasion Power

In its professional sense, the term "sales person" designates those whose vocation is that of distribution: the direct work of marketing products and services. In its specific sense, to "sell" is to ***induce the consumer to buy.***

Nearly every consumer study suggests that people buy your product today, not so much because they understand the product, but **because they sense and believe that you understand them.**

In building your sales presentation, you will want to bear in mind the true buying motives. Everyone who buys good or services does so for one or more of four primary motives:

- **Protection of Life**
- **Pleasure in Life**
- **Pride of Ownership**
- **Profit Potential**

Analyze any sale ever made (by you, by an associate, or by any other firm) and you will see that the consumers' willingness to buy, the actual decision to part with their money, was based upon one or more of these motives. Persuasion has three functions:

1. A full and complete **explanation of the product or service**, which causes the prospect to know and to understand. This is especially important with an intangible service or product, as opposed to the physical appraisal of a garment or appliance.

2. The proper **stimulation of the emotional feelings**, which causes the prospect to believe and to desire. There are powerful emotions at play in the purchase of life insurance and annuities, as well as the accumulation of funds for the education of children or grandchildren.

3. The gentle urging of the will by **intensifying desire and assisting action**, thus causing the prospect to buy. The planning services oriented to assuring a comfortable retirement must be clearly conveyed in order to stimulate the initial steps – giving up all the financial and family data and the payment of a planning fee.

Successful financial professionals understand the power of persuasion – they have mastered the art of transferring their conviction to their prospects. Follow the Abraham Lincoln strategy:

- **Be genuine in your concern for prospects.**
- **Know what they want to accomplish.**
- **Offer the solutions that are best for them.**

When you convey your sincerity, and gently make them aware of your competence, then they will want to buy. Your persuasion will have been effective, and the results, for the client and for you, **will be mutually beneficial.**

Dr. William L. Moore, Sr., CLU, ChFC, RFC®

Kinder Brothers International teaches sales and management professionals how to experience lasting success. Both **Jack** and **Garry Kinder** are members of the IARFC and authors of books and courses on financial services.

Their associate, **Bill Moore**, is a director of the IARFC and he delivers the Professional Patterns course worldwide and is developing the Registered Financial Manager workshop.

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Efficient Technology

Is Software as a Service (SaaS) the Right Approach)?

Springboard Research defines Software as a Service (SaaS) as a delivery model in which a software application is delivered to users via a web browser. Users typically do not buy the software license, only the right to use it by paying a subscription-based fee. A user may subscribe to all the features and functionalities of the SaaS application or just some of them. We have also referred to the SaaS model as On-Demand Software and On-Demand Applications. The key characteristics of SaaS are:

- The software resides on a central server and not on customers' machines. The user accesses the application via the network using a web browser. The SaaS provider is responsible for the performance of the software.
- The primary value associated with SaaS is the continuous and ongoing support for the application delivered by the service provider. Network-based access enables maintenance, support and upgrades to the software from the data center. The SaaS provider is responsible for software maintenance and upgrades.
- The software application is usually not owned by the customer, and is only rented for use.
- The architecture of the application typically mimics the one-to-many model (e.g., multi-tenant design). While this is not true in all cases, on average it is cheaper and more convenient for the vendor to manage customers in the one-to-many architecture to bring down the cost of management, which the vendor can pass on to the customer.

Software applications delivered as SaaS include customer relationship management (CRM), web conferencing, portfolio management, financial planning, collaboration applications and even some HR applications.

Two advantages of using such software applications are cost and flexibility. From a cost standpoint, software that is offered via the internet is accessed via a login ID and Password (generally). This can potentially save money for smaller firms that may be able to get by with only one user license, shared by everyone in the office. The trade-off to this is the lack of collaboration that may be possible with multiple licenses. However, for those firms looking to cut corners and save wherever and whenever they can, this is a potential benefit.

Flexibility is the second advantage in that the software can be accessed from anywhere. This means that the financial practitioner does not have to sit at a specific computer in order to access client records, etc. Given that a number of financial advisors have both a desktop and laptop computer, having the ability to use either to access the same software and records is definitely an advantage.

Despite these obvious advantages, there are several drawbacks (and/or limitations) that must be considered. The first is speed. While many firms now use high-speed internet connections and faster computers, there is a limitation of bandwidth in delivering complex data to and from an SaaS platform. This can potentially create slowdowns and, in some cases, freezes. Software manufacturers have responded by utilizing newer technology such as Ajax (short for asynchronous JavaScript). Ajax is actually a group of interrelated web development techniques to create faster speed dynamic interfaces on web pages.

This means data is refreshed on your screen much faster than with a more traditional HTML-type site. Without getting too technical, Ajax uses HTML (Hyper-Text Markup Language) and CSS (cascading Style Sheets) using an asynchronous page load technique that avoids whole page 'reloads' when data needs to be refreshed.

Among software makers, this technology can be delivered more cost-effectively than other methods. Still, if a true comparison is to be made between software that resides on your computer versus SaaS delivery of information, the resident software will still probably be faster, though the gap between them is narrowing.

Another potential drawback is data security. Many firms have resisted moving their clients' private financial information into a web-based database as it was considered a security risk (risk of hackers stealing information). And, while this is still true to some extent, advances in web security such as near military encryption levels, advanced password and user confirmation techniques

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have significantly reduced this risk. Using multiple backup locations, offsite and onsite, have reduced the risk of data loss, which is another risk.

Yet, a third potential drawback may be the ability of the web-based software to communicate with more traditional desktop software. And, in this case, the argument may be fallacious in that the issue is not whether SaaS can talk to Desktop software, but whether any software can talk to any other software, regardless of its delivery method.

Software companies that deal with financial practices (financial planning software, CRM programs, portfolio management, etc.) have been reluctant to offer the ability to share data with other, non-related software. Though, the trend is now changing somewhat. Many now have struck deals with specific, targeted software makers to share via an API (application programming interface) that permits the sharing of data. In cases where two software makers offer complementary products, this makes sense and extends the offering (and usability) to the end user. It may also create opportunities for cost savings over purchasing these programs separately (for instance).

And, another potential drawback may be cost. If you compare the cost of desktop software, such as a client relationship management software program (CRM) to an SaaS version, you will note that the initial cost could be higher for the desktop version. However, it may be a one-time cost (with the exception of updates, additions, etc.) such as with Goldmine or ACT. With SaaS, you pay a subscription fee that must be continued to be paid in order to continue to use the software. For some smaller practices, this could be a concern.

So, what are some examples of SaaS programs that are available to financial service professionals, you might ask. Surprisingly, there are quite a few, but here a some of the better known companies.

CRM Software:

Redtail Technology
www.redtailtechnology.com

Portfolio Management:

BridgePortfolio
www.bridgeportfolio.com/company

iRebal
www.irebal.com

Orion Advisor Services
www.orionadvisor.com

Financial Planning:

MoneyGuidePro
www.moneyguidepro.com

Integrated Software:

Interactive Advisory Software
www.iassoftware.com

EMoney Advisor
www.emoneyadvisor.com

And while not a true SaaS platform, **Practice Builder** (www.financialsoftware.com) offers an integrated solution that should be compared against SaaS solutions, given cost, flexibility and concerns regarding information security.

In the end, your decision should be made based on all of the above factors along with consideration for the style at which you offer services to your clients and the efficiency at which you may be able to deliver them.

David L. Lawrence, RFC®, AIF®

David L. Lawrence, RFC®, AIF® is a practice efficiency consultant and is President of David Lawrence and Associates (DLA), a practice-consulting firm based in San Diego, CA. DLA publishes a monthly subscription newsletter, "The Efficient Practice", which focuses on operational efficiency and hosts The Efficient Practice Advisor Network.

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The Best Ways to Generate Leads

Many of the members of the IARFC who call us are looking for the quickest, most cost effective and best ways to generate a constant stream of the highest quality life insurance and/or annuity leads, to make more sales. These people have tried purchasing leads, preset appointments, using information booklets and free reports, client newsletters, direct mail, postcards, joint ventures, dinner seminars, educational workshops, asking for referrals, articles for the newspaper, press releases, being a guest on a local television or radio program, lead groups, etc. unfortunately, without much success.

The reason they are struggling with these lead generation methods isn't because they don't work. It's because they were never given or learned the little ***'insider secrets'*** and ***'tricks of the trade'*** to making these proven methods work. Plus, they didn't follow through. They tried one method at a time. They were looking for 'one quick way' to generate a consistent flow of leads, instead of learning how to combine each of these proven lead generation methods into a complete marketing program that will consistently put them in front of more of the 'RIGHT' prospects in one month, than most advisors will see in an entire year. (In spite of this economy)

What follows is a list of the best and the worst lead generation methods being used today, and the primary reasons why they aren't working for most agents, advisors and planners!

The Best Lead Generation Methods

Referred Lead Programs… There is no question that among the "million-dollar" producers that referred leads are the best prospects you can get. However, the majority of advisors I talk to are frustrated with them, and aren't using them. Why? The main reason most advisors have trouble with referred leads, is they haven't made themselves referable! People are not going to refer their family, friends, relatives, or associates to just another salesperson. **If you want people to give you a referral, then you must earn the right to receive it, by providing ongoing service, following through on your promises, and establishing a relationship of credibility and trust.** ***Note:*** *The ultimate goal of every RFC should be to put their prospecting on automatic, as quickly as possible. You want to be spending 90% of your time in front of prospects, turning them into clients. One of the best, easiest and most cost effective ways to accomplish this is by making yourself referable and setting up a referred lead system that constantly generates high quality prospects…*

Annual Reviews… If you ask these same "million-dollar" producers where they get most of their **new sales** from each year, they'll tell you it's from annual reviews with their existing clients. According to LIMRA, the average person buys life insurance seven times throughout their life. And, that's not counting the other sales you'll get, such as Long Term Care Insurance, Disability Insurance, Annuities and Investments. Working with, and coaching hundreds of advisors each year, I'm shocked at how many of them are not doing annual reviews with their existing clients. However, I'm even more shocked that most of these advisors are only focusing on investments, and not taking care of their client's total needs. Isn't it our responsibility as financial advisors to help people to spend, save, invest, insure and plan wisely for the future, to achieve financial independence? (Is it any wonder why most advisors aren't getting any calls from their existing clients or referrals?) ***Note:*** *If you are one of the few advisors who does offer your clients an annual review, and your clients are refusing your offer, is it because they view you as just another salesperson trying to make a sale, and not as a trusted advisor?*

Dinner Seminars… While dinner seminars are somewhat expensive, ($4,500 or more, with the direct mail and dinners) they are still **one of the best and quickest ways to generate lots of new prospects each month.** When done right, you can be in front of 50 or more high quality prospects in less than 6 weeks from now. Unfortunately, there are two critical mistakes that 90% of the advisors make with dinner seminars. One is they try to go cheap on the restaurant and/or invitation. For example, they'll run an ad in their local newspaper, to save money. The problem is the newspaper goes to everyone, and not just to your best audience. So, you generally end up with a lot of the wrong people attending. To get the right people to attend your dinner seminar, you have to specifically invite them. You need to target your message to a specific group of people meeting the right criteria. However, the biggest reason why advisors struggle with dinner seminars is they are only able to set appointments with 10 to 30 percent of their seminar audience. And, then half of those appointments are canceling, or are "no shows." There are several reasons why this occurs, but the predominant reason is the advisor is not getting their audience emotionally involved during the seminar. If the prospect does not see and understand how the information relates to their specific situation, and how they'll benefit by meeting with you, then why should they set an appointment? ***Note:*** *With a little coaching and some small changes we've been able to help advisors set appointments with 70-90 percent of their seminar audience, and those appointments are sticking.*

Educational Workshops… One of the most overlooked and very best ways to find new prospects and introduce them to the services you provide is with an educational workshop. Would you agree no one wants to meet one on one with a salesperson? The beauty of an educational workshop is that for the prospects there is safety in numbers. People feel much safer coming to a workshop than meeting one on one with a salesperson. It's a non-threatening way for them to get to know you, see the type of work you do, and the help you provide. The beauty of the educational workshop for you is that you can offer them in small groups. They cost very little to hold, at generally less that $200 per event. And, because they are considered a public service you can hold them almost anywhere — in your local library, association rooms, conference rooms, etc. However, most agents have no idea how to get the right people to attend their workshop. ***Note:*** *To get the right prospect there involves personally inviting the people you already know; friends, family, relatives, people you do business with, client referrals, joint venture referrals, people who have asked for your free information booklet and more.*

Joint Ventures… Joint venture marketing is the ultimate **'insider secret'** to generating literally thousands of new prospects, in your area, rapidly and with the utmost credibility. Are you looking for a way to be in front of more prospects? Are you looking for ways to attract high quality prospects to you? Then, consider sharing your clients and prospects with other successful business people… in return for them sharing their clients and prospects with you. When done right, with the right businesses, it can make

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your search for new and better prospects much easier! As you know, most businesses maintain lists of their best prospects and customers. They use those lists to send helpful information to them, to build positive relationships. Why? Because people prefer to do business with people they know and trust. If you are thinking, ***"I've tried that before and it doesn't work!"*** The reason it didn't work is because most advisors are going about it all wrong! ***Note:*** *Most advisors are just setting up a passive referral system where the business will refer people to them only if someone asks for information, or a referral. To make a joint venture work you must set up an active contact system that gets people to call you looking for help, more information, or gets them to come to your free educational workshop.*

Lead Groups… Another great way to get high quality leads is by joining or forming a lead exchange group with local business professionals that cater to your ideal prospects, and who have already built strong relationships with them! A lead exchange group is a **formal** group of successful business people who get together every week, or every two weeks for breakfast or lunch, for about an hour to exchange leads. At every meeting, 2 or 3 members give a 10-minute talk about what they do and who their ideal prospect would be. Then, someone might share an idea that is helping him or her to grow his or her business. They only allow one person from each industry into the group, so there is no competition. The main criterion is they must bring in leads each month for another member, to remain in the group. ***Note:*** *I'm not sure why more advisors are not joining or forming a lead exchange group. However, they are missing out on a great opportunity. Lead exchange groups are a great way to get known in your community, and set up joint ventures.*

Offering Information Booklets and Free Reports… Another big mistake advisors often make is they try to sell themselves directly in every communication they produce. And as a result, they generate large amounts of prospects that lead to little or no business. They end up dealing with a lot of people who are merely curious, but never serious. As we are now in the "information age", giving away a free report, or a free booklet is a great way to make your target market come to you. It's the "try-before-you-buy" approach. Done right, the people who come forward, have been indirectly screened and are qualified prospects for your products and services. You should be offering your free report, or a free booklet in everything you do. (Even on your business card) The problem most advisors have with this lead generation method, is they expect everyone who steps forward to buy right now. Unfortunately, people buy when they are ready to buy, not when you are ready to sell. ***Note:*** *To make this work you must keep in front of these prospects, so when they are ready to buy, you are the one they contact. And, you should be inviting them to your seminars and/or workshops.*

Monthly Newsletters… It really surprises me that most insurance agents, financial advisors and financial planners are not in regular contact with their Clients, Family, Friends and Prospects! **"Out Of Sight, Out Of Mind" is a Deadly Mistake… Especially for anyone in financial services!** This business is tough enough without you giving away the easy sales! Consider, everyday, your friends, neighbors, relatives and even some of your clients are buying the same products and services you're offering. But, they're not buying them from you! Why are these people going to your competition? Is it because they don't know you're in the business, or if you're still in the business? Is it because they never hear from you? Maybe your competition just happened to call them at the right time? Or, maybe they called your competition with a question? ***Note:*** *By sending a monthly newsletter to your friends, relatives, neighbors, clients and prospects, you are constantly reminding them of what you do (or in some cases, who you are) in a very non-threatening way. It's non-threatening, because there's no pressure to buy anything.*

How To Use Publicity To Get Known In Your Market… How much easier would it be to attract the right people to you and set an appointment with them, if those prospects already know about you, respect you and the work that you do? If you would like that to happen… Then seek free local publicity!

Here are few simple ideas you can use to gain publicity…

Be A Regular Guest On A Local Radio or Television Program… Talk radio or television is a powerful strategic tool to get your message out to the general public, educating your whole community about what you do, and getting yourself known. It is one of the quickest, easiest, and least expensive ways to get known in your local community. Advisors seem to think that radio and television talk shows are well-protected kingdoms that don't allow outsiders to penetrate their walls. That's a *huge* misconception! It's actually the opposite. Radio and Television Talk Show Hosts are struggling to fill the thousands of hours of broadcasting time they are responsible for. They want to give you FREE Radio Advertising, because it helps them out too! ***Note:*** *You've got GREAT information. You have amazing products. You know that everyone listening will want what you're offering. Now all you have to do is ask the radio producer, or the talk show host, to allow you to be a guest. (Before and after the show, don't forget to send out a media release)*

Articles in Local Newspapers and Association Newsletters… Get yourself published in every local media source. If you need ideas, you can rewrite articles from the web. Be sure to include your 'BYLINE' and offer a free report, in everything you do! An article gives you much more credibility than running an ad for your services. And, it's free advertising! ***Note:*** *Remember to make reprints of the articles to send to your clients, friends, family, referrals and prospects.*

Be A Guest Speaker for Local Associations and Religious Groups… As a financial expert you have a lot of knowledge on how to help people better manage their money. Many associations are looking for a qualified authority to share their knowledge with their members. Why not let them know you are available? *(Before and after the event, don't forget to send out a media release)*

Adult Education Classes… How about offering an adult education financial class at the local high school or college. *(Before and after the event, don't forget to send out a media release)*

Be Active In Community Organizations… Your local Lions Club, Rotary, Chamber of Commerce, Jaycees and many other organizations host civic events each year. Be an active leader in these events and write article about the event, with your byline. *(Before and after the event, don't forget to send out a media release)*

Media Releases… These are one of the most effective ways to drive potential clients

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to your website, newsletter, e-zine, conference or seminar. You can inform and educate prospects about the benefits of your financial services and reap major publicity with little cost, effort, time, or trouble. A release can be a one-page summary of the work you do. It provides the media with more information regarding why they should write an article about you or why they should have you as a guest on their program. It is imperative that the release contains an interesting angle that makes you relevant to the media's current audience. Make certain that your release is a news release and not an attempt to just get a free advertisement! Remember, especially if you are creating news, your release must contain information, news, educational, or an entertainment basis. If possible, attempt to provide content of immediate interest and/or lasting practical value for your intended audience.

Your excitement does not mean your subject is newsworthy. Respect the intelligence of your readers. Do not scream BUY ME! Or gush with praise about how wonderful you are. Again, do not try to cheat or abuse this opportunity to communicate. Resist the temptation to give your sales pitch! You do not want media people to think of you as just another clown among financial advisors or insurance agents. ***Note:*** If you would like some help getting free publicity, to build your image, you might want to contact **Forrest Wallace Cato**. Wally is an internationally renowned speaker and legendary publicist to the financial services industry who can help you to get $100,000 of FREE publicity (in your community)… that will make you famous! he has made placements on 60 Minutes and 20/20, etc. He has interviewed five US Presidents in the Oval Office and has co-authored or ghost written seven books appearing on the *New York Times* best-seller list. www.catomakesyoufamous.com

The Worst Lead Generation Methods.
Over the past 27 years we've spent a lot of time talking to and working with some of biggest producers in the industry. We've done numerous surveys and have yet to find a successful advisor (who is consistently earning $20,000 or more per month) who is using the following lead generation methods as a major part of their marketing campaigns. These lead generation methods can be fine ways to fill in gaps and help with slumps. And, they can be used when you are first getting started in the business. **However, they are not going to consistently put you in front of your best prospects…**

Newspaper and Magazine Ads… Running an advertisement in your local newspaper can be a low cost way to get some people to call you or attend your dinner seminar or your free report. However, you never know if the right people will see your ad and respond. Generally you'll end up wasting a lot of time and money talking to the wrong people.

Direct Mail… There are two types of direct mail campaigns. One type is sending mail to people you know, friends family, clients, referral from joint venture partners, etc. which can be very effective. The other is sending direct mail to a cold, targeted list of people (people who meet certain specific criteria.) This is commonly referred to 'junk mail' as these people did not request it. If you are sending direct mail to a cold, targeted list you have to send out a minimum of 5,000 of a great sales letter for it to be somewhat effective. And, that's very expensive. (That's why, for dinner seminars, the direct mail houses will tell you that you have to send out a minimum of 5,000 invitations.) Unless you have a large marketing budget and a great letter, there are much better, more cost effect ways to generate the right leads.

Buying Pre-set Appointments… I haven't found or heard of any agents, advisors or planners who are happy with their pre-set appointments. Again they may used to fill in gaps and slumps.

Buying Leads… If you've ever purchased leads, then you know that very few of leads are actually good prospects. And, most of the leads are old and have been sent to other agents.

Cold Calling… Cold calling is a hit and miss proposition. It takes a lot of time. You have to deal with a lot of negativity! And, doing it long term is a major cause of agent burnout!

Using A Website… Most advisors use a web site just to give them credibility and to not have one is very suspect. "what , you don't have a professional website?" It's extremely difficult to attract local prospects, but it helps in the credibility area.

If you want to generate a constant stream of the highest quality leads, to get more clients and sales, then you need to learn the ***"Insider Secrets"*** the top producers use to make these proven lead generation almost "fool proof!"

That is what is in our systems! And, that's why the people we work with are consistently in front of more of the 'RIGHT' life insurance prospects each month, than most Registered Financial Consultants will see in an entire year. (In spite of this economy)

Lew Nason, FMM, LUTC, RFC®

Jeremy Nason, FMM, RFC®

Lew Nason, FMM, LUTC, RFC®, with son and co-author **Jeremy Nason**, RFC® , FMM are the founders of the **Insurance Pro Shop®** and the creators of the **Found Money Management™ Advanced Life Insurance Sales System**, the most endorsed and successful Life Insurance prospecting and sales system available for today's insurance professional! **Lew** has been helping agents and advisors to achieve long-term success in financial services industry for over two decades. His unique perspective, on how to truly help clients, has enabled scores of agents and advisors reach the top levels of their profession.

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Go Ahead – Pull My Finger

You no doubt remember the childhood gag (at least I hope it was childhood) when someone would feign an injury to their finger and implore you to pull on it to relieve the pain. Once the injured digit was pulled, the perpetrator of the gag synchronized the pull with a muted trumpet sound emanating from his backside and an accompanying noxious odor. One learned quickly in childhood to not pull anybody's finger.

Yet, over the past decade, our government has done nothing but give us the finger. You can decide which finger, but we all know it was pulled over and over. Yes, it's the finger of debt, stimulus, and bailouts, and it will drive markets for the foreseeable future. Finger pulling has consequences.

Let me explain. The years from 2000 through 2009 have been described as the 'Decade from Hell'. For investors, it certainly was. The economies of most of the world seemed to have stumbled into quicksand. Stock markets in turn erased vast sums of paper wealth. Governments procreated vast sums of currency and credit. Central bankers asserted themselves as the lords of the debt perpetuation machine, enslaving their prey with the shackles of ignorance. It seems that economies need massive credit lines to survive and when banks themselves lost all of their money in the faux risk control world of derivatives that were perpetuated by faux securitization of faux capital and supported by faux insurance like default swaps, they had to pull the finger of the infinite resource of money and credit, the Federal Reserve. Sure, the finger feels better. But what's that smell?

Let's let the stock market answer that question. What happened in the last decade? If an investor had bought the S&P 500 in January of 2000 and held it for the decade, he/she would still be down 25%. If he/she had bought and held GE, he/she would be down 60%. Microsoft – down 35%. International Paper – down 40%. Walmart – down 8%. Home Depot – down 50%. Ford – down 50%. GM is gone. AIG is nearly gone – down 95%. Hartford Insurance – down 30%. ING – down 40%.

Would not you agree that these companies are at the core of our economy that employ so many of us? I could go on but there is a pattern here. By the way, Lubrizol was up 150%. What do they do? They make fluids and chemicals and some of those chemicals make ink bind to paper in the printing process. Yes, a lot of paper money has been printed. Meanwhile, lets look at the winners of the decade: Goldman Sachs – up 100%. JP Morgan – up 5%. Wells Fargo – up 40%. The Dow Jones Real Estate Index – up 45%. Travelers Insurance – up 60% (added to the Dow Jones Industrial Average in June '09).

Printing all that money to 'save' the banks instigates inflation. West Texas Crude was up 150%. Gold – up 300%. The CRX index – up 250%. The health care index, IYH, up 20%. Now the pattern is clear. The economies fell apart because of the incompetent, ignorant, reckless and self indulgently delusional behaviour of the Federal Reserve and its partner banks. Yet, look at who has been rewarded for such behaviour. Look who wound up with all the money. What sectors were at ground zero for the economic maelstrom? Banks and real estate.

Who benefitted the most in the past decade as measured by stock prices? Who benefitted most by government intervention? For the most part, banks and real estate. The very culprits at the heart of economic catastrophe have still managed to reap rewards while the less reckless and less self indulgent have been punished. Who says, 'crime does not pay'? There has been a shift in the investment landscape and we all better take notice. More importantly, gold has moved from the public's pocket to the Fed's pocket.

So now we know that the ship has sunk and there weren't enough life preservers to go around. The banks may have run us into the iceberg but they also were given all the preservers. Meanwhile, our elected leaders became shills to the plundering of wealth as they continued to carouse down the corridors of constipated cognition completely unaware of the public pilfering taking place. The fundamental changes now imposed and inflicted upon our once proud and free society will shape the coming years and perhaps decades. What should we look for as we anticipate our investment opportunities?

The new baton of market motion is clearly currency valuation. Printing money and creating tens of trillions in credit and debt tends to devalue the currency. Devalued currency promotes inflation. That inflation is manifested in the stock market. Stocks will no longer move so much in concert with earnings or sales. Besides, modern accounting can create both with the blessing of the Financial Accounting Standards Board (FASB). You know this government entity. They first deemed the 'mark to fantasy' method of valuing worthless derivatives as disingenuous to investors and therefore mandated the 'mark to market' rule to value worthless derivatives for what they would bring with a 'For Sale' sign hanging on them. Turns out, worthless in any currency is still worthless and holders of said worthless derivatives that they once claimed to be worth trillions were truly worth zippity. Bank stocks tumbled, real estate caved, the stock market plunged, a new administration moved in, and the FASB relented. Back to 'mark to fantasy' and all was well again. The banks didn't even need the TARP money after all. It was all just an accounting misunderstanding. Hey, pull my finger! Investments going forward will move on currency valuation alone.

Here is the TRUTH. Debtor nations can't survive in a rising interest rate environment. Otherwise, they will become 'defaulter' nations. Sadly, the two biggest economies in the world, the US and Japan, are both debtor nations. The third biggest economy in the world, China, is depending on the debtor nations to expand their debt and continue to consume Chinese goods. The world knows this and therefore is, and has been, trying to sell US Treasury holdings. The new world war has now started. The world is trying to sell our debt. The Fed has to help buy the debt back to keep interest rates down. US bond buyers need US dollars. When the bond sells off sharply, the dollar rebounds sharply. What did I say about inflation and money printing? That's right. The modern stock market is nothing more than a mirror of that inflation. When the Fed has to buy a bundle of dollars to bring down bond yields, the stock market falls as the currency temporarily strengthens. Following our past

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ten year time line, investors holding the US dollar have lost 25% while the Wilshire 5000 index is down 15%. The Japanese yen is up 13% and the Nikkei is down 45%. This is all you have to know — currency up, stock index down. Currency down, stock index up. So, do you want the stock market to go up in the coming years? Of course you do. Come on, pull my finger!

As I have outlined, our currency is down and inflation (measured by the rise in commodities) is up. That should kill bonds, right? Wrong. In the past decade, holders in the 10-year US Treasury bond are up 25%. How can that be? In truth, a 25% capital gain in bond price is negated by the 25% loss in currency value. Why would anybody put money in a deal like that? Ah, if you have finally pulled my finger, you now realize that stench in the air is the smell of Fed manipulators controlling the markets. Like it or not, everyone must buy bonds. It's not that they like the deal. They have to buy bonds to keep interest rates down because if they don't, the debtors become defaulters and that's an even worse deal. It has nothing to do with fundamentals and everything to do with manipulation. We just keep playing the debtor game until no one is willing to pull the finger any more. We can keep playing the stock market along with the Fed. We just have to understand that it is no longer a real 'market'. Even Dubai World had to pull the finger last month!

Hopefully, we will be blessed with leaders who understand the problem with modern economics and therefore have the guts to restore capitalism. Sadly, the same insanity that infected the previous administrations continues to infect the current administration. What is insanity? It is doing the same thing over and over and expecting a different result. Why do I use the word 'insanity'? Stupid comes to mind but let's stick with insanity. The FDIC said last month that 'problem and past-due loans hit their highest level in 26 years'. They also said there were now 552 banks on the 'problem list' (this doesn't count the 150 or so they closed last year) and 40% of banking 'earnings' came from 'one-time accounting measures'. Gee, I would have guessed closer to 100%. The solution? Sheila Bair is Chairman of the FDIC and she said, "We need to see more banks making more loans to their business customers." In other words, the hole we are in is so deep, the only way out is to dig faster with a bigger shovel. We are drowning in a pool and her solution is to add more water. We now weigh 550 pounds and she offers to feed us a triple cheeseburger instead of a double. Isn't this how we got here in the first place?

So I'm reading my December 2, 2009 edition of IBD and on the front page was a little story about the 'slower expansion rate of manufacturing'. The article finished with, 'The employment index pointed to factory jobs rising for the 2nd straight month, though actual factory payroll fell in Oct.' In other words, things are getting better because we say so. Friends, your government will continue to prescribe rose-colored glasses for our therapy session. The coming year will no doubt see a barrage of happy news. Stocks will rise with bonds and gold. Currency will fall with interest rates. My 21-year old Son came in the other day with a look of angst. When asked what was wrong, he informed me that the 5-piece chicken nugget meal at Wendy's just went up from 99 cents to $1.59. I always wondered what it was like to be one of those pathological liars our government employs to tell us 'happy news' and concoct economic data. So I told him there was no inflation. Go ahead — pull my finger! Don't pinch your nose. That stench is the smell of a rising stock market.

Barry M. Ferguson, RFC®

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Business Mirrors Life

And Associates

I changed the name of my business from *"Hesh Reinfeld"* to "Hesh Reinfeld and Associates." Did I hire additional staff? No.

Then why the change? It made me sound more important over the phone. My typical cold call to a prospective client used to go something like:

Me: "Hi, this is Hesh Reinfeld; can I speak to Mr. Big Shot?"

Receptionist: "What company are you with?"

Me: "I'm with… myself… Hesh… that's it… just me."

Receptionist: "I'll see if he is available. Can I put you on hold?"

After seven minutes, I realized that she had actually hung up on me. As you can see I didn't exhibit much power and energy. I felt successful if the receptionist just let me leave a voice-mail message.

However now that I have a new corporate identity I receive a totally different response. "Hi, this is Hesh Reinfeld can I speak to Mr. Big Shot?… Why I am with Hesh Reinfeld and Associates… You'll put me right through, thanks."

I had cracked open the door, but I was still missing something. I needed a tag line that would explain my company's vision in just a few words. We all remember Nike's "Just Do It" or GE's "We bring good things to light." (I know I'm dating myself.) I needed something similar that got to the essence of my business, my commitment to quality, and customer service. Then it came to me: Hesh Reinfeld and Associates: *Our Associates Focus on You*.

It really made a difference. Doors soon opened and business came my way; more than I could handle. I had requests to go national. But I didn't have the capital to expand, so I decided to franchise my business.

My marketing sensitivity told me that I needed a simpler corporate name that was recognizable anywhere. After much soul searching I shortened the business name to: *And Associates*.

Business boomed, but so did the copy cats all trying to hang on to my coat tails by using similar-sounding corporate names. In El Paso, Texas I could look across the border into Juarez Mexico and see gaudy neon signs blinking "And Compadrie." While in the United Kingdom, my kids reported seeing ads for "And Ol' Chaps" at every station in the underground.

I went to court to protect my company name. It was time-consuming but I won each time. As I gallivanted around the world with my attorney, I realized that my business was just getting too big. I caved in and brought in professional management.

I have to admit that the professional managers helped the company grow. They were detail guys. Operating systems were put in place and vendors were squeezed to offer lower prices. I heard complaints from many of the original franchise owners that they were being micromanaged. "It's true," I told them, "but you're also a lot richer."

To my amazement we were soon preparing for a public offering. I was going to be a very rich man. And yet, I started to have misgivings. At board meetings the agenda focused on our IPO and expansion efforts in Asia. We became more interested in selling franchises than serving our costumers.

I called the group of original franchisees: "Guys, how about if we take the company private again?" At first they wouldn't listen; they reminded me of my hubris in brushing them off only months before. But they had to agree; they were miserable and liked my game plan.

We told the investment bankers that our group of franchisees wouldn't support the IPO. The negative press would drive the price of the stock down to pennies a share. I threatened to go live and be interviewed on Bloomberg Cable News.

We scared them. We took back the company.

We then downsized. Each regional franchise became totally independent. Before long I was back to being simply Hesh Reinfeld, not even Hesh Reinfeld and Associates.

I started all over. I opened my rolodex and dialed a number.

"Hi this is Hesh Reinfeld can I speak to Ms. Big Shot? You've heard of me? Great… sorry, no I'm not with the firm Hesh Reinfeld and Associates, They no longer exist… yes it's a shame …I now represent… me… myself."

She hung up. She didn't even give me the opportunity to leave a voice mail message. And that's OK. I feel good about myself. I'll just try the next number… .

Hesh Reinfeld

Hesh Reinfeld, an experienced journalist, passionately believes that a properly crafted bio or marketing profile will cause a prospective client to be sufficiently attracted to read it, and to feel, "I'd like to meet this person." Perhaps you would like Hesh to help you prepare a similar biography for you, or to assist you with writing assignments that will help you in your market.

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