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# *the* Register



Vol. 11 No. 7 • July 2010

Official IARFC Publication

[www.IARFC.org](http://www.IARFC.org)

## The Loren Dunton Memorial Award



Ben Baldwin  
2000



Donald Haas  
2001



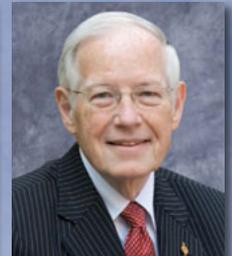
John Keeble  
2002



Alexandra Armstrong  
2003



Vernon Gwynne  
2004



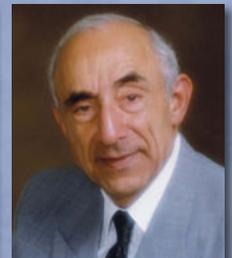
Ed Morrow  
2005



Bill Carter  
2006



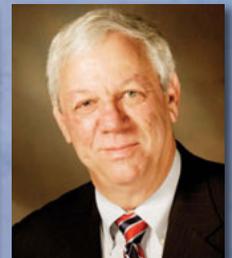
Jack Walsh  
2007



Mehdi Fakharzadeh  
2008



Jack Gargan  
2009



Steve Bailey  
2010



*The Loren Dunton Memorial Award*  
Awarded annually to the person who has made substantial contribution to the financial services profession and who embodies Loren's mission to "help persons wisely save, spend, invest, insure and plan for the future."  
International Association of Registered Financial Consultants

Profile: 2009 Award Winner Jack Gargan

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- 27-Jun Charlotte Amalie, St.
- 28-Jun Basseterre, St. Kitts
- 29-Jun Cruising & CE
- 30-Jun Oranjestad, Aruba
- 01-Jul Willemstad, Curacao
- 02-Jul Cruising & CE
- 03-Jul San Juan, Puerto Rico



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**POSTMASTER: Send address changes to: P.O. Box 42506, Middletown, Ohio 45042-0506**

## NEW IARFC MEMBERS

Brian P. Austin, RFC®, IN  
 Nevin Edson, RFC®, FL  
 John L. Goulos, RFC®, MA  
 Yoshiko Hayakawa, RFC®, MD  
 Thomas Christopher Hogue, RFC®, CA  
 Jeffrey J. Irwin, RFC®, SC  
 Victoria J. Johnson, RFC®, CA  
 Tim Porter, RFC®, IL  
 Jaron H. Poulson, RFC®, UT  
 Troy L. Stine, RFC®, LA USA  
 Thomas Andrew Taylor, RFC®, TX  
 Michael V. Trickey, RFC®, MI  
 Raycroft Wilson, RFC®, TX  
 Kimberly Young, RFA®, OH

### Members Who Recommended New Members



**Referrer of the Month**  
**Jaime Rios, RFC®**

Farid Mokhtarian, RFC®  
 Jeremy Nason, RFC®  
 Jaime Rios, RFC®  
 Ron Samuel, RFC®  
 Anna Smith, RFC®  
 Gregory Williams, RFC®

## CALENDAR OF EVENTS

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

**RFC Graduation**  
 September 25, 2010, Macau, India

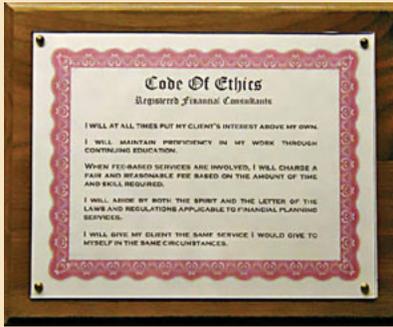
**MDRT Experience Singapore**  
 February 24-26, 2011

**MDRT Annual Conference**  
 June 5-9, 2011, Atlanta, GA

**Pre Cruise CE – San Juan**  
 June 24-25, 2011

**CE@ Sea Southern Caribbean Cruise**  
 June 26 – July 3, 2011

# Code of Ethics



## Enhance Your Professional Image with the IARFC Code of Ethics

**Where does the IARFC stand?** We solidly re-affirm our **Code of Ethics**. The simple, straightforward yet thorough Code is easily and clearly understood by consumers as well as other advisors, and it sends a strong message of your professionalism.

**Proudly Display your Code of Ethics Wall Plaque** in the entrance of your office, waiting area, or in the room where you meet with clients. The Code of Ethics is handsomely placed behind clear plastic on a walnut base. Wall or tabletop display.

8.5" x 13"  
 (with some assembly required)

**Order your IARFC Code of Ethics plaque \$50 plus shipping**

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**Refer Financial Advisors  
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When you nominate these professionals and they join the association, the IARFC will send you **\$50!**

That's it. You do the easy part – provide us with their contact information. We do the hard part – we follow through with them to show the benefits and advantages provided by the association. We show them the different ways they can join and then, when they do join, we send you cash.

There is no limit to the number of individuals you may nominate. You could easily be reimbursed far beyond your membership dues.

No waiting till the end of the year – as soon as your referral signs up, we send you a check for \$50.



Please nominate one or two financial professionals who may be interested in the honor and benefit of acquiring the RFC® or RFA® designation. By providing prospective member names, you are granting your permission to mention your name as our source, and you will be eligible for the reward.

**Mail, fax or phone in referrals to:**

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Attn: Membership Services  
P.O. Box 506  
Middletown, OH 45042 USA

P: 800 532 9060 – Ask for Amy  
E: info@IARFC.org  
W: www.IARFC.org

Fax to: 513 424 5752

**The Register | July 2010**

# Spotlight on IARFC Benefits:

## Here's Your Chance To Tell Us What You Think

**Amy Primeau, Domestic Membership Chair**



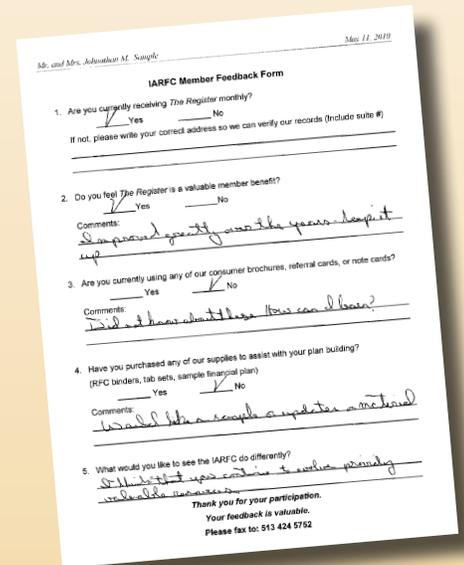
The IARFC strives to provide our members with the most valuable benefits available. We are always looking for ways to improve our service, and to give our members the most for their money. We have created a 'Member Feedback Survey'. This is being mailed to all IARFC members, approximately six months after renewal. We know you are busy with your practice; so we tried to keep the survey short. The survey consists of five questions.

There are two questions about the *Register*. We want to make sure each member is receiving the *Register* monthly. If you are not, we ask you to provide your correct address so we may update our files. We also hope you will give us feedback about articles that appear in the *Register*. Feel free to tell us what you like or don't like. You should also let us know if there are topics or issues you would like to see addressed. This will help us create a better magazine for you!

We would also like to get a feel for how many members are using the marketing and plan building materials available for order from the IARFC. There are two questions about this, asking if you use the materials, and to provide any comments.

Finally, we want to know what we can do differently. This is perhaps the most important question on the survey. The IARFC continues to gain new members. But we realize we also have to keep our current members. If we are able to provide benefits and services that are beneficial to you, your membership will increase in value.

In the few short weeks that we have been mailing the survey, we have received a positive response so far. It seems that our members appreciate



being asked for their opinion and are willing to give us feedback. I am reading each survey that is returned and compiling your answers. I will address your concerns and responses in future issues of the *Register*.

If you have received the survey already, please take a couple of minutes to fill it out and return it. You may fax it (no cover letter needed) or mail it in the postage paid envelope provided with the survey. If you haven't received your survey, keep watching your mail. Of course, if you don't want to wait to tell us your thoughts, you may always email me, or submit a letter to the *Register*.

Please be honest in your responses. We need to know how to better help you and the organization. Thank you for your time and continued support of the IARFC. ☐

**IARFC Member Services:  
Amy@IARFC.org or call 800 532 9060 x34**

# From the Chairman's Desk...

*Ed Moraw*



## Keep Moving

Franklin Roosevelt said, in his first inaugural address in 1933, "So, first of all, let me assert my firm belief that the *only thing we have to fear is fear itself* — nameless, unreasoning, unjustified terror which paralyzes needed efforts to convert retreat into advance."

He was talking about the economic depression — not foreign wars.

Americans are not good at dealing with fear. We have, as a nation, been remarkably unthreatened. But there seems to be a new climate developing. Many Americans are now responding to the last two years with fear. Even if they personally have not suffered great economic losses, they are increasingly afraid — of economic or political collapse.

The right wing media has been encouraging this, Rush Limbaugh, Glenn Beck, Michael Savage, Mark Levin, Sean Hannity, Laura Ingraham and others. Are they wrong... or are they right?

Two books have recently compiled a horrendous list of connections and accusations of Barack Obama. If the research is accurate, we are headed for some very serious times. There is no way for the average citizen to validate the assertions in these books. But you should read them. The first, *Manchurian President* by Aaron Klein (at bookstores and Amazon, retail \$25.05) and *Frontman* by Victor Thorn (888 699 6397 — \$20).

What do you believe about the assertions of these authors? In some ways it doesn't matter! Because what counts to you as a financial advisor, is that **your clients are going to be reading them**, or listening to talk shows. Most sales persons have been cautioned against discussing politics or religion with prospects and clients. And that is generally good advice; your tongue could cost you a sale.

Ask yourself, how many political Internet "pass-alongs" did you receive 10 years ago? 5 years ago? Even with spam blockers in

place, I am getting between 15 and 20 every day. A few poke fun at our economic situation or politicians. Others project outrage. But under them all is a current of fear — that things are developing that the average citizen cannot fully understand or cope with.

**What should you do?** Read the books and form your own opinions.

**Recognize the presence of fear.** Even though most of your clients will not want to discuss politics, and the prohibition against this conversation still stands, these thoughts are on their minds. They are looking for islands of hope, and you can be one. You should be one. You must be one.

Bernie Madoff, Allen Stanford, and the recent collection of Ponzi schemers have been frightening. The blatant greed of Lehman Bros. former chairman Richard Fuld, and the greed of John Paulson and other Wall Street executives has destroyed any confidence in corporate leadership that was left after the scandals of Enron, Tyco, Worldcom and the like.

More and more politicians and executives are accused of personal improprieties, using corporate money, and abusive compensation.

Has America ever had such widespread corruption and abuse? I don't think so, but even if it did, in the periods before 1950, few then knew the extent of it, because of the lack of instant widespread communications on the Internet. The Internet, Radio, and TV are powerful fear-mongers!

**So Who is Clean?** You Are! But you need to convey this to your clients and your prospects.

**How can you do this?** First, let's examine **what will not work for you.** You cannot put a client at ease by wearing a placard that says, "I am trustworthy, I am honest." You cannot do this by adopting the title, "Trusted Advisor" and putting it on your

business card or website. Placing a "feel good" slogan or motto on your letterhead won't hurt, but the impact is negligible.

**Deliver better and more prompt service.**

At the end of every day, ask yourself, "Have I done the maximum for every client I have touched today?" One advisor placed a small sign on the back door to his office, used by himself and his staff to leave the building. He and his staff members each read this every evening. They mentally run through all the clients they touched in some ways. And if the answer is not 100% Yes, they return to the office and fix the matter. Immediately. You can enhance your service. Even if you only called the clients at the close of the day and said, "I was just wondering, do you feel we achieved everything today that you would like? Is there anything more we can do for you now?" Powerful words, powerful impact!

**Work on your image.** Never before has your image been more important than today, when others have made such poor impressions. Image building will not cost much. Financial advisors admit that it has positively increased their income, far out of proportion to the cost. Some image building techniques have nominal cost. Others are only a small one time expense. We are talking about image and public relations and posturing — not mega-dollar advertising.

**Project a caring attitude.** Your clients want you to be competent, smart, educated, knowledgeable and computer savvy. But above all those, they want you to care about them. They want to leave your office feeling warmer than they entered. You can do this, and you must do this.

**Gain perspective.** The Chinese philosopher Lou Tze (not Confucius) said, "the journey of a thousand miles begins with a single step." Building your caring image will take many small steps. Some may take you off track just a bit, and the next ones will successfully re-direct you. Just keep moving forward... ☐

# The Loren Dunton Memorial Award



In 1969 Loren Dunton convened a group of financial professionals in Chicago and founded an industry of outstanding service and commitment. From this event and from Loren's leadership and interactivity with many persons now in the IARFC, such as Vernon Gwynn, Wally Cato and Ed Morrow, would come an educational institution, the College for Financial Planning, and the personal financial planning curricula now taught on over one hundred campuses.

As the first editor of *Financial Planning* magazine he helped to publicize an emerging profession, bringing various practitioners together to a common cause, sharing practice and marketing techniques and promoting ethical conduct. That respected magazine has continued, contributing to the profession for thirty years.

Two associations came initially from this effort, the International Association for Financial Planning and after the first class of Certified

Financial Planners graduated in 1973, the Institute of Certified Financial Planners. These organizations have since merged to become the Financial Planning Association. Using Loren's model, more than forty countries have formed similar organizations.

Loren continued to promote the value of the financial advisor as a professional whose quest for knowledge should never cease. He authored seven books that have helped to shape the careers and services of financial advisors. Loren's commitment to these principles was evidenced in the Institute for Consumer Financial Education that he nurtured for many years, and which earned a Presidential Citation for public service. It is in Loren's tradition of recognizing the value of professional advice and service that the IARFC each year presents the Loren Dunton Memorial Award to **persons who have made a significant contribution to the financial services profession and to the public.**

The Award is made annually, in honor of the founder of the financial planning profession, Loren Dunton, to a person who has made a substantial contribution to the financial services profession and/or the financial interests of the public. Generally regarded as the father of financial planning, Dunton organized financial professionals in the late sixties.

With their help he created the financial planning movement — including the formation of associations, magazines, colleges, university programs and foundations. Some persons believed that "planning" was totally separate from the "sale" of insurance and investment products, but Dunton always recognized that they were but different roots of the common tree, and that products are necessary elements in the implementation of the financial plan.

Dunton was able to use his experiences to frankly explain what all of us now recognize. Having been a successful businessman, although never a financial advisor, his comments were obviously from the heart. Dunton realized and publicly espoused that salesmanship be taught by the managers and trainers of the financial services industry, and that the ethical sale of financial products and the delivery of competent advice is a very noble calling.

## Criteria for the Dunton Award

Candidates must hold a professional designation (i.e. ChFC, CFP®, CLU, RFC, CPA/PFS, CEBS, MSFS, MSFM or Doctoral degree) and must have disseminated their comments by having been widely published on financial topics in articles, journals, books, etc. They must have provided outstanding personal service or leadership in the financial services industry. Nominees must have participated in some aspect of financial education, to the public or to other members of the profession.

Candidates must have demonstrated effectiveness in carrying the message of responsible financial stewardship to the public, and naturally they will have high ethical and professional standards. Their career must be a support of Loren's mission, "to help people do a better job of spending, saving, investing, insuring and planning for the future, in order to achieve financial independence.

**The IARFC is proud to profile 2009's Loren Dunton Award Recipient, Jack Gargan. Coming soon to the Register: Profile of 2010 Award Recipient, Steve Bailey. ☐**

# Profile: Jack Gargan

## 2009 Dunton Award Recipient

In 1984, Jack formed the IARFC believing in comprehensive planning and continuing financial education. About ten years later his career shifted to politics and he formed the Independence Party of America. A resident of Cedar Key, Florida, Jack was starting to enjoy retirement and relax. And then at the 2006 IARFC Forum, where he presented the first Founders Award, he rekindled his interest in financial planning. Jack traveled to Thailand and fell in love with the people, the culture, and the country. Now he lives in Ban Wang Phoem, Thailand starting all over again, with a lovely wife, a local schoolteacher, Pan, and her daughter, Som-o.

Jack entered financial services as a home office underwriter for Prudential Insurance Company in Jacksonville upon graduation from Birmingham-Southern College in 1957. The job was interesting, but advancement potential was poor, so he transferred to the field as an agent in 1959. In 1962 he accepted a management position with Pacific Mutual (now Pacific Life) and remained with them until starting his financial management firm in 1970, adding securities, real estate, and estate planning services.

His initial degree was in Business Administration. Later, he added a year

of law school at Stetson University and a CLU designation from The American College. He taught a course in Financial and Estate Planning for seventeen years at a local college as an adjunct professor. In 1982 Jack was named one of the "Outstanding Instructors in Finance in the USA" by the Chicago Board of Trade.

### Self-Reliance

Orphaned at an early age and self-supporting since age 14, Jack has held quite a number of jobs. Everything from pinsetter in a bowling alley, baker's helper, horse-race announcer, chicken farmer, offset pressman, dishwasher, and, of course, military service. He received honorable discharges from both the US Army and US Navy. He worked his way through college as a credit authorizer and Studebaker salesman while he was the sole support of his wife and two children.

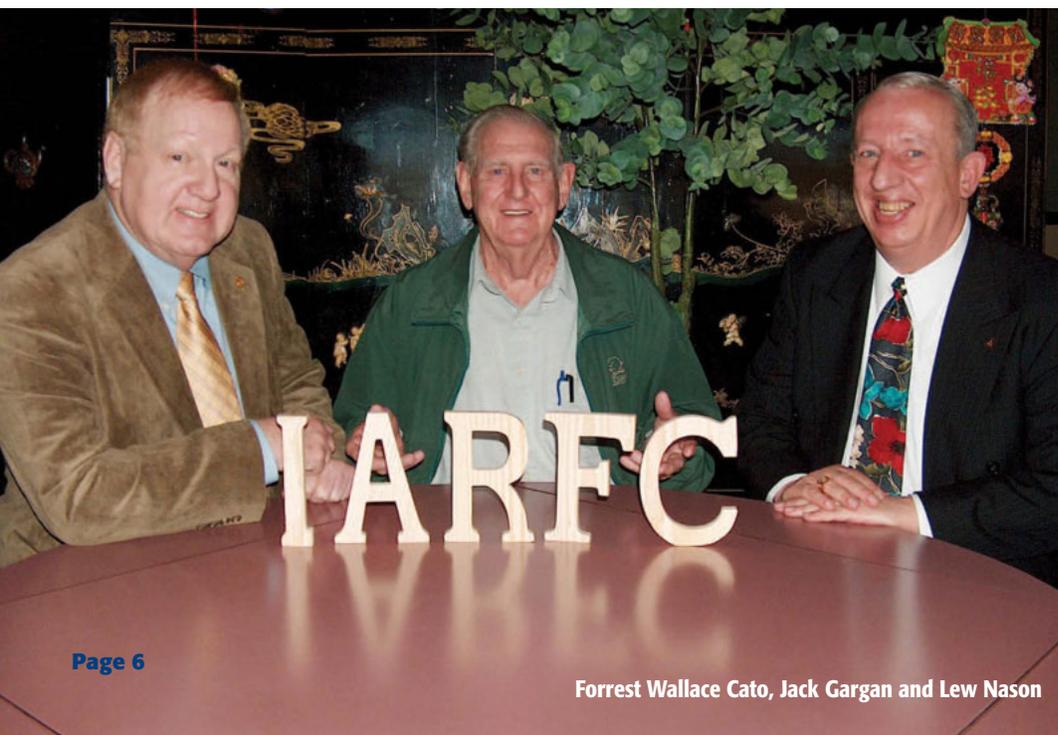
When he saw what some friends were making as insurance salesmen, he transferred to the field as an agent. It proved to be a good move and within months Jack was making far more money than the home office job would have paid in five years. He realized that he enjoyed being his own boss and helping people secure their family's future.



At the home office he received a substantial salary and benefits. As an agent he was on a commission system, which was a great incentive! But being self-employed he had to rely on himself, and he does not remember any major obstacles. There are times in life when you have to "Just get out there and do what you got to do!"

When Jack "retired" in 1990, he started an organization called "THRO", for Throw the Hypocritical Rascals Out. It was a personal protest against an arrogant Congress that was selling our country down the river just to remain in office. Jack started taking out full-page ads proclaiming in bold type, "I'M MAD AS HELL AND I'M NOT GOING TO TAKE IT ANYMORE". The goal was to get rid of career politicians and put term limits on their successors. It worked! By the time the campaign ended, the ad had run in 633 major newspapers. We elected 124 new members to Congress in 1992, FAR more than in the preceding 50 years! Term limits were established in 22 states and Jack was called "The father of the national term limits movement" and named *TIME* magazine's "Hero of the Week." Unfortunately the USA needs to do this all over again.

In 1991, Jack was the originator and driving force to draft Ross Perot for President. In 1994 Jack ran for Governor of Florida and with a "war-chest" of only \$78,000 – and came in third in a field of nine candidates. In 1995 he was one of the founding fathers





**John Grable and Jack Gargan**

of the Independence Party, which later morphed into the Reform Party. In 1998 he ran for Congress and got the highest vote count of any third party candidate in the past 50 years, but still lost the election!

In 1999 he was elected National Chairman of The Reform Party USA. Again Jack ran for Congress in 2002 – and lost again!

Somewhere along the way Jack wrote five books on financial management, including *The Complete Guide To Estate Planning*, a "Book of the Month" selection published by Prentice-Hall in 1978 and was listed in Marquis' *Who's Who In Finance And Industry*; *Who's Who In America*; *Who's Who In The World*; *Strathmere's Who's Who* and *International Men Of Achievement*, a British publication.

Back in the early 80's Jack got fed up with a bunch of con artists claiming to be "Financial Planners" and giving our industry a black eye. They were aided and abetted by equally unsavory organizations (notably the IAFP) that would hand out fancy certificates to ANYBODY (even his dog!) who would send them an application and one hundred and twenty-five bucks! These certificates were usually prominently displayed in the "practitioner's" office, fooling a lot of innocent clients and causing untold loss of money and improper financial arrangements. The IAFP at that time was an

open-invitation trade association. Anyone could join. But the leaders and many were claiming that each IAFP member had been carefully screened and was highly qualified.

So Jack decided that there needed to be an organization that would require very high standards of education, experience and integrity. In 1984, Jack founded the International Association of Registered Financial Planners. As President and CEO and with a dedicated Board of Governors, he saw the organization through the first six years of its development. By 1990 he was so involved in politics, and the leadership baton was passed. Later the name was changed to IARFC, and the organization was turned over to the Board as a non-profit corporation.

Jack especially enjoys each new issue of the *Register*. "The growth; the printing quality escalates and the quality of the content is superb. Every IARFC member, both domestic and offshore, should feel proud of this magazine."

Jack firmly believes there will be an explosion of need for competent financial services as the *baby boomers* come on line for retirement over the next five years. That's in addition to the needs generated by increasing complexity in all the financial areas of our personal and business lives.

For some time he has been saying and writing, "I foresee a total collapse of the US and world economies within the next three to five years (probably sooner rather than later), brought on by a world awash in fiat money and spendthrift politicians. Political leaders world wide seem to have no idea that money does not grow on trees. This collapse might be triggered by a devastating terrorist attack, another energy crisis, a world Muslim Jihad, or even a medical crisis like the bird flu pandemic."

Jack has written in the *Register*, "When many banks have financial statements bulked up by non-performing loans, and corporate balance sheets are inflated by over valued assets we have a potential for disaster. It is augmented by enormous governmental debt – both in the U.S. and many other countries. Imagine what would take place if all the foreigners simultaneously sought to redeem their U.S. bonds?"

Despite his retirement, Jack is still involved in world-wide finance. We asked him for his advice for IARFC members:

**Education. Education. Education.** If you do not keep up with all the changes in tax law, economic trends, new technology relating to your practice and world events, you are doing a disservice to yourself and your clients.

**Image Building.** Make a conscious effort to set up and follow-through a plan to position yourself to tap into a local or regional market which best fits your interests, abilities and income requirements.

**Set realistic goals and just get out there and DO IT!**

The IARFC is proud to salute Jack Gargan with the Loren Dunton Award. 📍



**Contact: CedarKeyJohn@Yahoo.com**

# Trust Building Techniques

Trust is a feeling. It's fragile. It takes time and effort to build trust, but only an instant to destroy it.

The most fundamental approach to building relationships of trust is to recognize that most prospects have one thing in common: **the need to be appreciated and to feel important.**

Your clients and your prospects all need what Dr. David J. Schwartz refers to as "ego food." He says "ego food" comes in these "five brands":

- Compliment the prospect's appearance.
- Congratulate their achievements.
- Recognize family members, who they are, or what they have done.
- Make the prospect look smart — because they are!
- Acknowledge possessions in which the prospect takes pride.

These seem very obvious, but they are critically important. Trust and confidence is not built with one major stroke, nor does it take place quickly. We add a few "ego-food" supplements of our own to those of Dr. Sdhwrtz:

- Ask for the prospect's advice and opinion.
- Use the prospect's name regularly and be certain of its pronunciation.

## BE TRUSTWORTHY!

Be authentic in all of your expressions. This builds belief and credibility, which lead to trust.

Two other trust-building strategies you'll want to employ are **consistency** and **information sharing**. Prospects tend to trust sales professionals who are consistent and predictable in their behavior. Such things as punctuality, returning telephone calls, and making good on promises are some of the ways in which you will be measured.

Referring business to prospects or clients or sharing information that will help them in their life, or in their work in some way is another surefire means of building trust.

## Relationships make the world go 'round.

Please review the bulleted items in the box to the left. Imagine that you were considering doing business with someone selling you a valuable piece of equipment or providing a critical and valuable service. Wouldn't you respond to each of those items? Wouldn't you gradually "cool" to someone who did not offer those characteristics or actions?

Your prospects are human and social, as well as interested in the planning process, insurance and investments. You must appeal to both sides. Your prospects may claim to be motivated by intellect alone, but the professional salesperson knows that they run on both logic and emotions. ☐



**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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# Act As If

I was in the gym the other day and a guy made a statement about how bad the economy was and he asked me "how's your business doing?" I explained that he was asking me the wrong question. He should be asking me how focused I am and how much effort I was putting into my business.

I then made the mistake of asking him how his business was and he proceeded to tell me how bad the economy was, how his clients were putting off making purchases of his products and services in computer technology and systems, and that things were very slow.

He is what I refer to as an "energy vampire". I told him that he is getting exactly what results he should be getting because of his thinking and not to take the easy route and blame the economy, but to get to work. It must have hit home because he hasn't been negative at all ever since.

How is your business? Let me ask another way. How focused are you? How is your attitude, your mindset? How is your activity level? Are you doing the activities that you need to be doing to position yourself for the highest probability of a predictable result?

I want to take a closer look at the concept, "Act As If". The underlying premise here is that we attract into our lives what our dominating thinking is. What you focus on you create. If you focus on misery that's what you get. If you focus on abundance that is what you create as well. It's just as easy to create the good as it is the bad. It's simply an application of scientific principles that generates the manifestation.

## Gaining Prospective

First, let's go quantum. Classical physics is the law of the large, and quantum physics is the law of the small, which includes our thoughts.

Quantum theory states that we live in the world of multiple possibilities, multiple potentials and realities. "Reality is in the mind of the observer" is a common quantum statement. All of these potential realities are superimposed on top of each other and nothing is real until you choose. Once you make your choice all other

possibilities collapse and the only thing that is real for you is your choice.

So the quantum folks would say that since you can select any reality, why not select the one with the most positive outcome.

Let's examine this from multiple fronts. Here is another scenario to support the importance of guarding your thoughts because they generate your reality.

Imagine the following, I place a two foot wide by twenty foot board on the floor. I place a \$100 bill at the end and ask you to walk across the board to pick up the money. Would you do it?

Most likely you would say "Yes". What is your mind set? How are you running your brain? Here is what is happening. You are seeing yourself successfully standing at the end of that board holding the \$100 bill.

Now imagine this scenario. I take that same two foot wide by twenty foot long board and place it over an alley between two twenty story buildings. Now would you walk across?

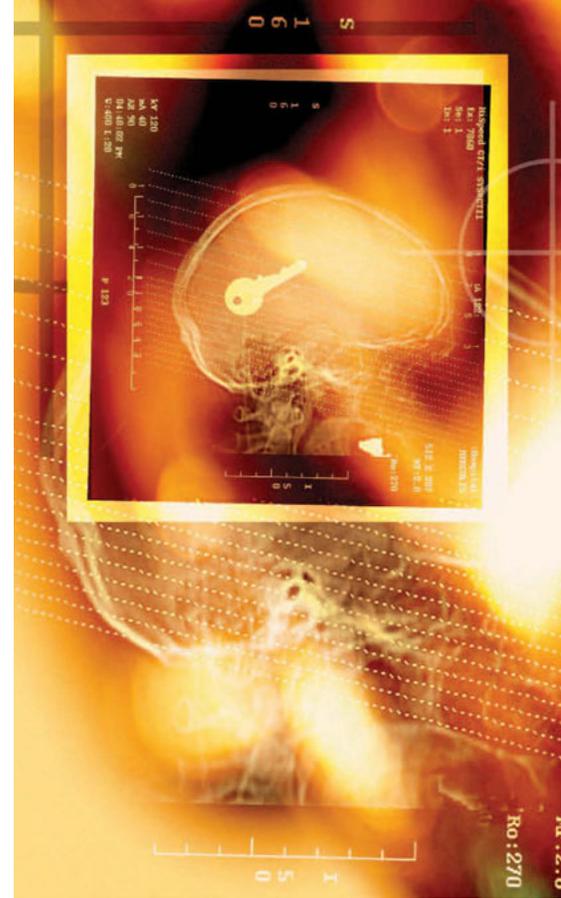
Most likely your answer is "No." Why is that? The physical activity and skill required is identical as when the board is on the ground. The difference is your mental representation of this action.

Instead of seeing yourself as successfully standing at the end of the board with the money, this time you have had a perceptual shift. This time you are focused not on your goal, but on the undesirable circumstance, falling off! You are focused on the possible outcome of failure rather than the equally possible outcome of success.

With that as your thought input here's what happens. Remember, every thought is an electrical event that stimulates the release of chemicals. These chemicals have a charge and we attract to ourselves like circumstances (reality) to like thoughts, both positive and negative.

## The Power of Negativity

Your goal became your negative thought. That's right, your mind doesn't interpret your intentions, it simply acts to achieve your



most dominate thought. With the failure thoughts as your command your body would have sent the signals to contract the muscles in your chest, the back of your legs and more to have you succeed at reaching your goal of falling off the plank of wood if you were to have attempted this at twenty stories high.

I know that you wouldn't agree that your goal was to fail but that's what your thoughts focused on, **failure** not on **success**.

Every time I hear someone talk about how bad the economy is or how they can never lose weight or they're never be good at something I keep asking myself why would they continue to reinforce and attract that result? It's got to be because they just don't know any better.

In 1982 Roger Sperry won the Nobel Prize for his right and left brain research. I studied his work when I was a head football coach at California Institute of Technology in Pasadena, California. Sperry was a neuroscientist who taught there from 1954 until his death in 1994.

It is widely recognized that there are two brain hemispheres, the right and left sides of the brain and each have their own functions. The left hemisphere is associated with the following:

- a. Responds to verbal instructions
- b. Problem solves by logically and sequentially looking at the parts of things
- c. Looks at differences
- d. Is planned and structured
- e. Prefers established, certain information
- f. Prefers talking and writing
- g. Prefers multiple choice tests
- h. Controls feelings
- i. Prefers ranked authority structures

The **left** brain is the **rational** part of the brain.

The **right** brain however is of an **intuitive** nature.

- Responds to demonstrated instructions
- Problem solves with hunches, looking for patterns and configurations
- Looks at similarities
- Is fluid and spontaneous
- Prefers elusive, uncertain information
- Prefers drawing and manipulating objects
- Prefers open ended questions
- Free with feelings
- Prefers collegial authority structures

The left brain is your analytical thinking part while the right brain is your emotional, feeling, intuitive part. When you are conscious there is electric activity in the left hemisphere. When you are in a subconscious state that activity shifts to the right brain.

Here is why this is important. When you have thoughts about your future you enter into a subconscious state. This means that the electrical activity shifts from the left brain to the right brain. Your subconscious mind does not interpret your thoughts. It simply accepts as being true whatever is vividly imagined.

So if you are thinking that you hope you don't fall off the board, your subconscious mind receives the unedited instructions from the thoughts of falling off and sets in motion all of the necessary inputs to make sure that you reach this unintended goal of falling off the board. I know that's not what you meant but that is what you are telling your body to accomplish.

Always think in terms of the **desired result**. Negative results take place when you think in term of the undesirable difficulty. Visualization has a powerful impact on your brain.

### Scientific Verification

In the mid 1990's, Pascual-Leone, a professor of neurology at Harvard Medical

School, conducted an experiment that was a bridge between the discovery that outside stimuli can alter the brain that self-generated stimuli-thoughts and visualization- can too. What he did was teach a group of volunteers a five-finger exercise on a piano keyboard. They were instructed to play as fluidly as they could, without pausing, trying hard to keep to the metronome's sixty beats per minute. Every day for five days they practiced for two hours.

He had another group of volunteers merely think about practicing the piano exercise. They played the simple piece in their heads, imagining how they would move their fingers to generate the notes on the score.

The result: The region of the motor cortex that controls the piano-playing fingers expanded in the brains of volunteers who merely **imagined** playing the piece just as it did in the brains of those who actually played it.

Mental rehearsal activated the same motor circuits as actual rehearsal, with the same results: the increased activation caused an expansion of that bit of the motor cortex.

### Focusing On You

This is not the first evidence supporting the power of mental training and thought to physically change the brain. The science is firmly established.

Your thoughts are an immediate stimulus to your brain to bring about the action being reinforced. "If you confess it, you possess it!" Be careful how you think because the thought is the seed of the reality. It's the thought that is real, everything else is an illusion!

I want to further explore scientific evidence of how powerful your thoughts are in actually changing the brain.

Perception, sensation, and other subjective experiences reflect chemical and electrical changes in the brain. Your brain is an electrical-chemical organ. The brain takes an electrical signal, a thought, and transfers it into a chemical that is then passed from nerve cell to nerve cell.

One of the new discoveries of our time is brain plasticity. This is the ability of the brain to form new neurological connections among current nerve cells and to grow new nerve cells.

Nature has equipped the human brain with the flexibility to adapt to the environment that it encounters, the experiences it has and the demands that the owner makes of it. The brain is neither immutable nor static, but is instead continuously remodeled by the lives that we lead.

The arrow of causality goes both ways. Physical states give rise to mental states and mental states give rise to physical states. It really is **mind over matter**.

Your thoughts and intentions have a neural correlate, a corresponding brain state marked by activity in a specific circuit that can be detected by an MRI.

There is a fundamental question that goes back to the days of seventeenth century French philosopher René Descartes who proposed "dualism" as a scientific principle. He proposed two parallel but distinct domains of reality, what we today call mind and matter.

The fundamental features of the physical world are described by physics, chemistry and the other natural sciences. However, the existence of mental reality, a world of consciousness, intentionality and other mental phenomena confuses scientists who try to figure out how it fits into a world consisting of physical particles in fields of force.

That puzzle, of how patterns of neuronal activity become transformed into subjective awareness remains a mystery today. However, using brain imaging studies one can readily see the effect of thoughts on the brain.

### The Power of Thought

In the late 1980's, UCLA's neuropsychiatrist Jeffrey Schwartz suspected that thoughts could effect the brain. Schwartz and colleague Lewis Baxter had launched a behavior-therapy group to study and treat obsessive-compulsive disorder.

These patients had intrusive unwanted thoughts (obsessions) that triggered intense urges to perform ritualistic behaviors (compulsions). The compulsion could be to wash hands that you know are not dirty, to check door locks that you know are already locked, and the like (often referred to as "obsessive/compulsive" behavior).

Together the obsessions and compulsions become all-consuming and it becomes difficult to function normally.

According to brain imaging studies, OCD is characterized by hyperactivity in two regions: the orbital frontal cortex and the striatum. When overactive it fires repeatedly, bombarding the rest of the brain with the feeling that something is wrong.

The second overactive structure the striatum receives inputs from the orbital frontal cortex and the amygdale, twin structures that are the seat of fear and emotions. This is the “worry circuit” of the OCD.

### Corrective Action

In the 1960’s psychiatrists were not clear on treatment. They tried all sorts of therapies from electroshock and brain surgery to drugs. In the late 1970’s however, they noticed that when OCD patients who were also suffering from depression took the antidepressant clomipramine, some also experienced relief of their OCD symptoms. Newer antidepressants, including Prozac, Paxil, and Zoloft also helped. However, drugs did not work for everyone.

In the 1980’s Swartz decided to apply “thought therapy” to his patients. He had two goals: to experience an OCD symptom without reacting emotionally and to realize that the feeling that something was wrong was just a wiring defect in the brain, an over activity of the OCD circuit.

Thought based cognitive therapy in which patients learned to think about their thoughts differently might succeed where drugs had failed.

In 1987 he launched his study using positron-emission tomography (PET) to measure the results in the brain.

He instructed the patients to notice the obsessive thought and to change how they felt and thought about the thought and to simply recognize it as faulty circuitry.

The week after patients started relabeling their symptoms as manifestations of a faulty brain process they reported the disease was no longer controlling them and that they felt that they could do something about it.

None of the patients took medication and they all improved significantly. The PET scans after treatment showed that activity in the orbital frontal cortex, the core of the OCD circuit, had fallen dramatically

compared to what it had been before the thought therapy.

The patients’ thoughts had altered the metabolism of the OCD circuit. This was the first study to show that thought therapy has the power to systematically change faulty brain chemistry in a well defined brain circuit.

The ensuing brain changes offered strong evidence that willful, mindful effort and thought can change brain function and that such self directed brain changes, neuroplasticity, are a genuine reality. Schwartz reached the conclusion that the mind can change the brain.

This research has continued on with neuroscientist Helen Mayberg discovering in 2002 that thought can have the same effect as the selective serotonin reuptake inhibitors drugs.

Mayberg’s studies showed that cognitive behavioral therapy, thought therapy, raised activity in the hippocampus of the limbic system, the brain’s emotional center and muted over activity in the frontal cortex, the seat of logic, reason, and higher thought which reduced the anxiety over endless rumination about disastrous potential outcome. Depression was eliminated. Cognitive therapy targets the cortex reshaping how you process information and changing your thinking pattern.

Cognitive therapy also increases new patterns of learning, as reflected in the increased activity in the hippocampus, the brain structure associated with the formation of new memories.

### Back to Personal Finance

So, is it a bad economy with poor possibilities for future success? That is certainly a potential reality that you can select.

Or, you can select the reality that regardless of the economy there are opportunities for success out there for you. You just need to find them.

If you keep thinking of the doom and gloom it’s a certainty that is what you will experience. If you keep thinking of the opportunities for success it is also a certainty that you will find them as well.

Opportunity is NOWHERE. It’s all in the observation. Try this one, opportunity is NOW HERE. Same word just a different thought and observation.

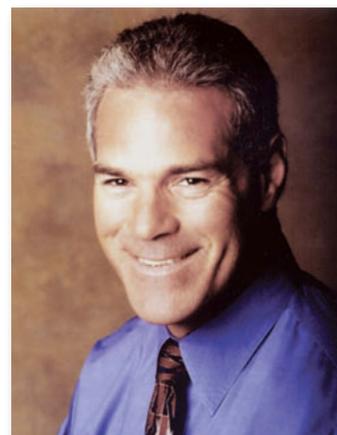
It’s nice to know that you can control your life! So go ahead and “act as if” success was inevitable and combine that with productive activities and you will succeed — it’s scientific law! ☐

To view a 7-minute video of a Bob Davies keynote presentation go to: [http://www.bobdavies.com/motivational\\_video.html](http://www.bobdavies.com/motivational_video.html)

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# Top Ten Reasons You Should Help Prearrange Clients' Financial Plans and Preferences

The sad reality is that **more than 70%** of those who die fail to leave behind as much as a Will for their family and loved ones. This is totally unacceptable, it gets even worse. **More than 85%** of those who die leave their family with zero knowledge or details regarding their end-of-life plans, preferences, or how to pay for these expenses.

When you die, your family and loved ones will be emotionally devastated as they try to cope with this grief and loss. So knowing this fact, one of the greatest gifts of love is to minimize (or preferably eliminate) as much of the emotional and financial pressures as possible.

## Why You Need to Prearrange an End-of-Life Plan TODAY

1. Upon your passing, most people don't have any idea how to get started, what they should know, or who they can turn to. Pre-planning your funeral or burial arrangements can significantly minimize the stress and pressure that can accompany such a difficult time of grief and loss.
2. This advanced planning offers you the opportunity to decide and control just about every detail of your memorial service and how you will be remembered.
3. By documenting your last wishes, you can ensure that you and your remains are handled, cared for, and placed somewhere that fits you and your preference.
4. By creating a plan for your final affairs, this can also minimize or eliminate any uncertainties or disputes among your family members. For example, one of the small details that can actually cause serious family disagreements are special family heirlooms.
5. Pre-planning takes the guesswork out of the common questions of "what do we do next" or "what would you have wanted"? A properly structured preplan ensures that your loved ones know exactly what to do, as well as instructions on how to most efficiently implement your bequests.
6. After suffering the loss of a loved one, some of the biggest challenges your family will face are things like time constraints, little or no experience with these matters, and limited access to the best possible help and guidance. Therefore, one of the biggest advantages of creating a sound end-of-life plan is that,

if it is properly structured, it can reduce (or even eliminate) the large majority of these difficulties.

7. Through pre-planning your funeral, as well as paying for your funeral and/or burial expenses in advance, this creates a much better overall experience and memorial service for you, your family, and even your Funeral Director.
8. Since pre-planning reduces or avoids a great deal of the obstacles involved in planning a funeral, this extra time allows your family to work through other important matters such as dealing with the grief and loss, planning your memorial service, notifying your loved ones, creating your obituary, writing a eulogy, etc. The more free time your family has, the much more likely it is they can create a truly special celebration of your life and memories.
9. After completing your pre-planning preferences for your family, this actually ends up enhancing your future too. By having these details planned out in advance, you can now enjoy the "peace of mind" to live every day knowing that you have taken the time to leave behind one of the greatest gifts of love.
10. By selflessly taking the time to create a comprehensive end-of-life plan, you will always be remembered in a special way. Your family and loved ones will never forget the fact that you sacrificed your time and resources to take care of these all-important details. In reality, what you've done is created an everlasting memory that shows just how much you truly love the ones you care most about.

## Give Your Clients and Their Family What They Deserve

When it comes to the things that are important in our lives, proper planning and preparation are some of the key to a successful outcome. These 10 reasons serve as an inspiration and incentive to start this planning and preparation today, and become proactive about these all-important estate planning matters.

Although most families never talk about these kinds of things, **just about every family member and loved one will tell you they prefer to have these plans in place.** Quite frankly, they should *demand* this from their advisors.

## The Least You Can Do

As a financial advisor, the very least, please do your clients the favor of making sure they leave behind at least **two things**:

1. A Last Will and Testament, or a funded Living Trust, whichever is most appropriate.
2. A Comprehensive End-of-Life Plan, which includes pre-arranging their final plans, preferences, as well as taking care of their final expenses in advance.

I can assure you that your clients, their family, and their loved ones will thank you for adding this essential piece to their overall financial plan. The reason why is they will always remember that, during this terribly difficult time in their lives, both you and their family members cared enough to plan in advance, sacrifice some time, and do everything possible to make their lives better under very trying circumstances. ☐



**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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# Net Planning Perspective

Unfortunately many Americans are suffering from what I would call the **Consumer Sickness Cycle**. To help understand the Economic Sickness, we can look at how everyone reacts to a medical problem, as opposed to financial issues.

1. The first response when you do not feel well is to use a Home Remedy. This is similar to getting medical advice from public display advertising in newspapers.
2. When the Home Remedy doesn't work you go to a pharmacist and describe your problem, but there are no exams or tests. The pharmacist suggest a non-prescription medicine that has reputedly worked for others. This is like watching the Suze Orman show to gain personal financial direction. Folks listen, but rarely act, because everyone's situation is different.
3. However, if you are still sick, and maybe getting worse, you go to see your general practitioner. You talk, and he gives you a cursory exam and writes a prescription for something more powerful than the over the counter medicine suggested by the pharmacist. A GP is not so expensive, and he clearly knows more than the pharmacist. In the financial world this is like wandering in to a local stock brokerage office, glancing at the streaming video and getting advice from the broker on duty. It might work, it might not.

*In all three of those examples you are dealing on a commodity basis – trying to obtain guidance as cheaply as possible.*

4. Your problem gets worse, and you are worrying about the time that has elapsed without a clear diagnosis and

solution. Your GP recommends you to go see a specialist, and take the results of his examination and treatment. The specialist is harder to get in to see, and the cost per visit may be 4 to 8 times the rate of the GP. The specialist runs a number of tests some of which are to eliminate possible ailments and narrow in on what may remain. (That is like a financial plan.) You may have cancer (medical or financial) and the diagnosis must be accurate, because the treatment can be aggressive.

You say to the physician, "Can you save my life?" You don't ask "What is the price?" The value (survival) is immense!

Only when you reach the specialist level do you reach the value proposition – **critical benefits**. This is the positioning of top professionals – whether in medicine or finance.

At some point your specialist will explain all the steps that must be taken, and what it might cost. But the value of your life (to you) is enormous – just as is the need for adequate retirement income that may be needed for up to 30 years.

The newspaper, TV host and GP are commodities, the specialist and the qualified financial planner are value providers, and they will earn a great deal more.

Does anyone say to the oncologist, "This treatment is involved and also pretty expensive, I think I'd rather die!"

When a consumer recognizes the severity of their financial circumstances, will they say, "The fee to correct this problem is too high, I think I'd rather just run out of money at age 78 and then go on welfare!"

## Suggestions for the Net Perspective Planner

Every time you hear someone mention a yield or income percentage, ask

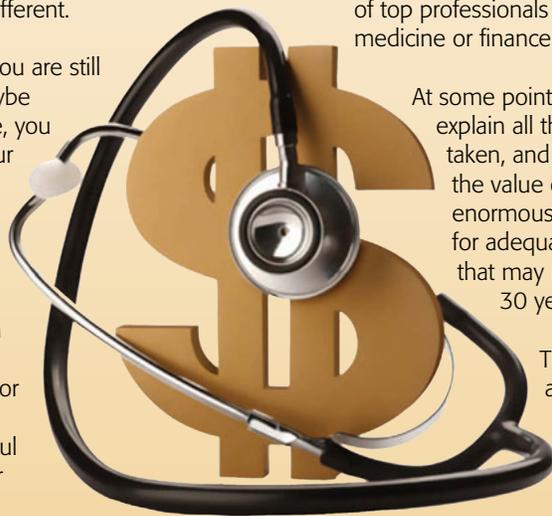
yourself, "Is this is the Gross or the Net rate?"

What are the factors that embody the difference? These might include trading charges, commissions, fees and the biggest factor – taxes.

Always extend the impact. The difference between 9% and 6% is only 3%, right?

Wrong! It may be a great deal more than if you compound it for 20 years. Let's say your 50 year old client has \$100,000. In 20 years, at the relatively young age of 70, compounding at 6% she will have \$320,713 – but at 9% that would be \$560,441.

Ask your clients, "If you are scheduled to run out of money during your retirement, when would you like to know – then or now?"



**William J. Nelson, RFC®**

**Bill Nelson, RFC®** has been a leading insurance agent and financial planner, setting international standards for client achievement. His offices are in Dayton, Ohio. He offers the LIFE school courses in major cities throughout the country. Bill and his wife, Phyllis both hold the RFC designation, as do many LIFE School graduates.

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# You Are Only As Good As Your Personal Assistant

This claim, regarding the essential contribution of a personal assistant, applies to many professionals — doctors, attorneys, accountants, senior military officers, members of Congress — and of course, financial advisors. In financial services this person might have a variety of titles — Service Manager, Relationship Associate, Personal Assistant. The words are almost interchangeable. But the important element is that this person will **enormously increase** the effectiveness of the professional with whom they serve.

The critical element is that your Assistant must be very knowledgeable about financial planning, and incorporate this knowledge into increased effectiveness: better marketing, more fee revenue, multiple product sales, improved client service and better client retention.

Unfortunately many Assistants are “thrown into the job” and assigned tasks of immediacy jobs that needed to be done last month. They are rarely indoctrinated or trained properly.

## Knowledge is Power

Your Assistant needs to know a lot about personal financial planning — as a process and as a service. But you do not have the time or energy to provide this basic training. You need a training and education department!

But delivering this training yourself is not practical, and the last person that should serve as the Education Director of your practice is you. You are trying to be more effective in the aspects of financial planning that only you can deliver — primary among these is personal advice delivered face-to-face with your client, asking for referrals, and persuading new persons to partake of your services.

## Education & Training

One of the most successful courses ever offered in financial services was the old Life Underwriter Training Council — a function initially of NALU — the Life Underwriters association. LUTC was transferred to a separate organization, and then it was

absorbed by the American College. But in its heyday, it was a locally delivered **training curriculum**. The trainers were successful agents and managers. The course focused on marketing and practice management, and left the more academic issues to others.

Both the ChFC and CFP courses are academic. Your Personal Assistant would certainly benefit from the knowledge acquired in these courses — but the tuition cost is high, the time requirement is substantial, and the pay-off is long term. Why? Because academic knowledge is not the arena for your Personal Assistant. That is where your expertise lies — already.

## A Practical Course

What you need is an inexpensive course for your Personal Assistant — one that does not require driving to classes, intensive study, or complicated exams requiring yet another expensive exam prep course. Furthermore, you want this course to be full of practice management concepts, some of which would fit immediately into your operation. ***That will mean increased income for you!***

The IARFC’s course, Financial Planning Process™ is designed precisely to deliver great learning, cutting-edge practice management, with a marketing focus. You can enroll your Assistant, an associate, or even a participating and supportive family member, into this course.

Each element of the FPP includes a printed textbook, CD-ROM computer-based learning, a CD with supplemental materials, and an exam to assure a reasonable learning experience. These exams do not include convoluted, tricky questions. They merely verify that the student has been attentive and has absorbed the basic components. When your associate has completed all six parts, they will be awarded the RFC designation.

## Don’t Procrastinate

This is a very well — organized curriculum and the time requirement is reasonable. As Bob Barker says, ***The Price is Right.***



## Financial Planning Process™ course components

- FPP 101 - Client Acquisition
- FPP 102 - Marketing for Financial Advisors
- FPP 103 - The Client Engagement
- FPP 201 - Information Gathering
- FPP 202 - Plan Development
- FPP 203 - Recommendations & Monitoring

This can be linear — when your Assistant or Associate completes the first three courses, they receive the RFA — Registered Financial Associate designation. That is an opportunity for recognition and media exposure. ☐



**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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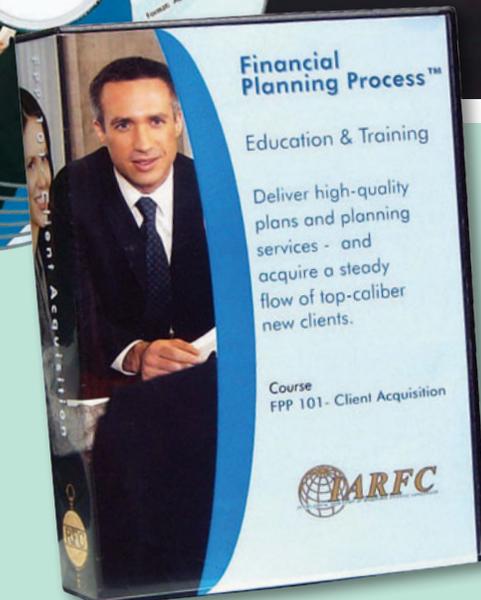
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### Course Components

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- FPP 102 – Marketing for Financial Advisors*
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# FREE LTC Benefits: A Well-Kept Secret

If you ask an elderly Veteran if they are aware that they may qualify for an additional pension from the VA, they probably will tell you "I'm not eligible because I wasn't injured in the War". This is a common misconception which keeps many Vets from tapping into a benefit that they deserve. The fact is elderly, or disabled Vets and their widows can qualify for large sums of money, but they have to apply for the funds.

There are several Veteran pensions, but the pension designed to help elderly Veterans and Veterans' widows pay for costly home care or Assisted Living expenses is called **Special Monthly Pension with Aid and Attendance**.

**The Special Monthly Pension with Aid and Attendance is the government's best kept secret.** I cannot tell you how many seniors have told me that they called the Veterans Affairs and were told that this pension does not exist, or that they do not qualify. The pension really does exist but learning how to qualify your family member for this benefit takes careful planning.

To qualify for this pension, Veterans must be disabled, or age 65, served 90 days in active service with at least 1 day during a declared time of War (World War I, World War II, Korean War, Vietnam War, and the Gulf War), and have been honorably discharged.

## Why should you investigate this for your clients?

1. **It is under-used.** Of the over 3 million Vets in the U.S. who could qualify for this benefit, only approximately 153,000 Vets are now receiving the pension.
2. **Success is all in the paperwork.** The paperwork will likely be extensive for the Vet's application to be complete. Done right, the application should be approved in about 90 days. If done incorrectly, the Vet has to wait one year to re-apply. Currently the average wait is usually 8 months for approval, but the first check will be retroactive to the month the application arrived at the VA.
3. **Most are Eligible.** Most Vets who have financial resources will be in one of 2 situations: Pre-planning for the application for this Aid and Attendance pension, or Crisis planning where they need the benefit NOW due to their current costs for home care, medications,



or Assisted Living Expenses. No matter which situation your client is in, financial qualification for the benefit is necessary. And that's where your clients need you. Once you understand the benefit and take the training program you can guide your Veteran client through the process and then help them with their current investment situation. When have we ever been able to offer our clients a **FREE LTC benefit?** Probably never. This special pension can be used to supplement a current LTC policy they have, or it can open new doors to new clients you never thought you could have.

**To financially qualify** for this Aid and Attendance pension, the Vet needs to re-structure their personal assets first, and then show the monthly expenses they have for care of themselves or for their Spouse. Ideally, to qualify for this monthly pension, on paper the Vets expenses will almost exceed their monthly income. There are special forms to fill out which will need to be completed and sent in with the application to indicate the monthly and annual expenses, along with a Doctor's report, and/or a facility report which reports the expenses charged to the Vet and their spouse, or to the Veteran's widow.

Many Vets have assets and financial resources which far exceed the limits the Veterans Administration requires. His or her assets can be re-positioned or re-structured to allow the Vet to financially qualify for the benefit. By having clear guidance from you, a financial advisor who specializes in this program, the Vet can qualify for a pension they probably didn't even know existed. Just be sure to complete any re-structuring or re-positioning work with the assets **BEFORE submitting the application** for the Aid and Attendance pension, or there may be disqualification for the pension by not meeting the very strict financial requirements of the VA.

## Words of Caution!

Do not complete the application to through the Veterans Administration. While this may be a service that sounds attractive, a **January 3, 2007 directive from the Department of Veterans to all its Regional Offices and Centers** indicated that the actions associated with representation for a VA claimant who is applying for benefits is prohibited. Representation may include gathering information necessary to file a claim to file for benefits, preparing claim forms, submitting information to the VA, and communicating with the VA on a claimant's behalf.

It's better to ask the agent for an outline or some specific information about what will be necessary to prepare for the application. This will make the application process so much easier and it's a safer way to avoid any snafus with the VA and its employees.

## Become Qualified

Where can you get more information about the Aid & Attendance pension for wartime Vets? Contact Gradient Financial Group, [www.Gradientfg.com](http://www.Gradientfg.com), 800 407 4137 for a training schedule. They offer the best program and have the best teacher in the country, Galen Jones. Other NMOs also offer programs, so find one that fits for you.

**Whether your client or prospect is in the Crisis mode or in a Pre-planning mode for this pension benefit, you can provide the information to help them make a decision.** By doing some planning with them now, the transition can be much easier when they actually need some financial assistance to help pay for long term care later on. If they're in a Crisis mode and their monthly expenses for care are quickly draining their savings and investment accounts, be **SURE** they can find you.

I give a monthly workshop on a Saturday morning at a local restaurant about this benefit to Vets and their family members. The workshop costs them \$10 to attend which pays for the breakfast. My out-of-pocket expenses are only the cost of running a half-page ad two times in the Denver newspaper (approx. \$1,200). 70-80 people always attend every workshop. **Now where else can you meet 60-70 prospects for a \$1200 investment?** It's been the BEST practice booster for me in 20 years!

### Be a Hero

Yes, the Aid and Attendance benefit has been one of the government's best-kept secrets. Until Now. Don't wait any longer to learn about and master how this VA benefit works. It can help you to breathe a big sigh of relief marketing-wise and boost your annuity, life insurance, and final expense sales exponentially! Even better... you'll be helping a population of Vets know about a benefit the VA has had for 20 years that's **FREE**, but the Veterans Administration has never spent a dime telling the Vets about it. You'll be a HERO. ☐



**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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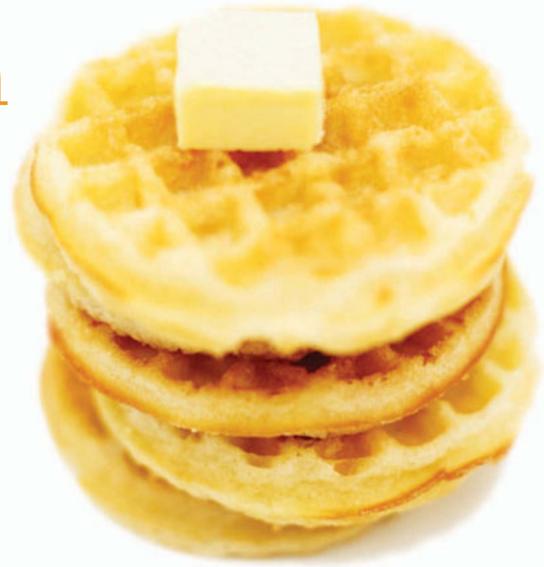
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# The Difference Between Your Computer and a Waffle Maker



I love making waffles on the weekend. Part of Saturday's delight is on the deck with Katherine, sipping a homemade espresso eating a homemade waffle with bacon on the side. The waffles come out perfectly every time. Why? I am using a GE waffle maker that was a wedding gift to my mother when she and my dad got married in 1948. It still works perfectly!

Unfortunately, your computers don't last that long. Even though the pricing on most PCs has remained low while the performance continues to rise, computers can be a confusing experience. Follow these four simple guidelines and get the most out of your PC without breaking the bank!

## 1. What kind of processor is in your PC?

The processor is the core of what makes your computer work. Three elements impact whether your computers have an adequate process for you and your team to get your work done efficiently and keep your costs low. The first is how big is the "field" and how many "gates" open up into it. Since a processor is nothing more than very fine wires that run through a physical chip, the analogy is a good one. For the past 5 years most PCs had "Dual Core" processors, that is, two identical processors "side by side" on the chip to increase performance.

Until about 5 years ago, most processors were 32 "gates" into the field with 32 "acres" (bits) in which they interact. Operating systems (like Windows 7) build the pathways from the software programs and physical devices (like your monitor or printer) into the processor. About 5 years ago chipmakers released a 64-bit processor into the general market. 64 "gates" and a 64-acre "field" are a lot more complicated, and it took some time for operating systems to build specific ways of taking advantage of the extra power that 64 made available. Today, you should trash the 32 bit machines unless they are laptops (64-bit processors are hot (temperature-wise, so many cheaper laptops may still use 32-bit systems), or the PC is used for singular task, for example, as your server or an Internet gateway. 32-bits are just too slow for today's complex uses.

**2. How much Random Access Memory (RAM) is in your computer?** Once you have the right processor, the key to performance is how much RAM are you running. When the processor is done working a command, it needs a place to store and later retrieve the work it has finished. That is the role of your PC's RAM. Additionally, the Operating Systems takes up some of that storage space to keep the computer running. As you probably suspect, newer operating systems, more RAM space is claimed.

In general, populate your computers with as much space as they can hold. As a guideline, we use 4 gigabytes except in the machines that we use for audio/video production and editing. There we have 8 gigabyte (and I am tempted to go to 16). If your computer can only hold 2 gigabytes it is probably time to replace it.

What is the big thing to keep in mind? Computer vendors tout "clock speed" as the next step to higher performance. This is a lot of marketing jargon. Clock speed is just how quickly the processor sends it electrical impulses through the processor, and faster is "better" (and physically hotter), but a 10% to 15% bump in clock speed is meaningless compared to doubling the RAM.

Why? Are you like Katherine? She will open seven or eight different programs, and when she is done using one, will close the file but not the program. All of these programs are living in the RAM, and when the RAM has less room than the programs need (and demand) the Operating System builds a space on your hard drive as "virtual RAM". That means every operation is moving no faster than the physical action of that hard drive: a lot slower than electricity moving in the clock speed of the RAM chip.

**3. What is your Internet speed?** Every day we become more dependent on the Internet. Whether it is for our e-mail, connecting to market reports, logging into the home office, or using analytical tools through a web browser, the speed of the data moving down the line to you and back up the line from your PC becomes more important.

How fast is fast enough? That depends. In one sense, faster is better up to a certain cost of the increased speed. If you are alone, one megabit up and down should suffice, but if there are several of you on the same system, you are sharing time on that megabit. Larger offices could easily inhale twice that speed and if most of what you do is online it could be that 1-megabit is not enough.

How do you find out? Log in to [www.speedtest.net](http://www.speedtest.net) for a free evaluation. Our offices support 8 people with three servers and we do fine at 2.82-megabits up and down. Just to show how far things have come, my home cable provider gives me 2-megabits up, 20-megabits down for a reasonable monthly fee.

If you are on Digital Subscriber Line (DSL) provided by a phone company and there is any way to leave it, do so! DSL has speed degradation the farther you are from a relay switch outside your facility, and multiple users completely outside your office are sharing the bandwidth.

**4. Are you protecting and backing up your data?** If you haven't had a worm, virus, crash, or data file disaster, hang on. One is looming! The interesting part about this challenge is how easy it is to protect yourself. This is an issue where if one is good, two is better, and three is safety. The key is to keep it simple.

► **Store your data on a Raid Drive.** The most probable cause of data destruction is the hard drive's physical device getting worn out. Raid Drives have multiple hard drives storing all your data. If one hard drive fails, the other hard drive(s) can restore what is lost. This is the best primary source of protection for anything other than a worm or virus.

► **Get a USB backup drive.** Find out the size of the hard disk on your computer and/or your data storage device and get a USB drive of equal or greater value. These are some of the best bargains on earth in the computer world, as you should be able to find what you need for under \$100. Hook it up to a port and turn on the automatic backup system that comes with your PC or your Mac.

► **Add an off-site backup system.** There are many web based backup systems, and most of them are fairly good. Barracuda ([www.barracudanetworks.com](http://www.barracudanetworks.com)) and Carbonite ([www.carbonite.com](http://www.carbonite.com)) are fairly well known, and EMC Mozy ([www.mozy.com](http://www.mozy.com)) along with Amazon's S3 (<http://aws.amazon.com/s3/>) are very aggressively priced. Keep in mind, off-site backups are safe, but can only restore your data at the speed of your Internet. That means that 2 megabits of download speed could take 15 to 20 uninterrupted hours to restore if you have 200 gigabytes of backup data.

Follow these simple guidelines and stabilize your computer systems. Who knows? You might have more time for that cappuccino and waffle on the deck! ☺



**Peter Vessenes, RFC®**

Peter Vessenes, RFC® is the CEO of Vestment Advisors Inc., and ProfitSee LLC. His practical tools have helped business owners achieve the success they desire and get more money to the bottom line. Peter is also the creator of ProfitSee, a powerful fiscal management software tool for financial advisors that provides proactive management of the company for growth, valuation and profitability.

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# Tools for Success

## The Experience, Price and Speed You Need When Creating Your RIA

In order to benefit from the increasing revenue stream from Assets Under Management (AUM) you must either work through an established Registered Investment Adviser firm — or become one yourself. Many advisors select the former, simply because they believe the RIA filing procedures will be too much for them.

### Advantages of Being an RIA

- **Money** — If you are receiving all of the fee from the client, you'll have more going into your pocket than if it first is paid to another firm who shares part with you.
- Of course, you'll have some expenses, one of which is your own compliance — fees and reviews to be sure you have no exposure.
- IARFC, RIA in a Box align & offer discounted pricing on creating Registered Investment Advisory Firms.
- **Control** — If you are the RIA you'll have a lot more control than if someone else managing the Investment Advisory Services.
- **Security** — The RIA firm you are associated with can suddenly change — it might be sold, merged or become financially unreliable.

Suddenly your carefully nurtured relationship with your clientele is challenged — and you'll have to fight aggressively to keep them.

### Getting Filed

RIA in a Box provides all the tools needed for a Registered Investment Advisory firm ready to conduct business. RIA in a Box is the fastest, most efficient way to set up your advisory firm, and they have registered over 825 RIAs in all fifty states and at the SEC. Their mission is to help get your RIA up and running as quickly and accurately as possible.

Establishing your own RIA firm opens up a world of opportunity for additional services and revenue. Become a trusted advisor who can provide advice, offer solutions, and enhance relationships with existing clients! Regardless of your background (insurance agent, registered rep, salesperson, CPA) establishing an RIA can provide more sources of income, especially a growing AUM services charge. Imagine a business in which your client is not the only one to benefit from your hard work and dedication.

If you have been at a stalemate with your business, or are looking to expand your income capacity, establishing your own RIA firm is an option worthy of serious consideration.

### Filing Maintenance

RIA in a Box has a sister company, Lexington Compliance. They have a multi-level package of services such as filings, records, and mock audits.

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# How To Develop & Build then Ultimately Retire From a Comprehensive Financial Practice



After 45 years in financial planning, essentially doing the same kind of work in the same general area, I have retired. My firm currently serves three generations of clients, many of whom I have done business with for several decades, and those clients have introduced their children, who have introduced their children. I honestly hope not to be around for the next generation of clients. That does not mean that I want to die; it means that I expect my next generation of management to figure out how to attract the kids who haven't been born yet.

Let me explain. I began in the real estate business right out of college in 1965. After becoming a Real Estate Broker, I entered the life insurance business with a career company in 1968. Within a year, I acquired the Series 1 securities license and quickly led the agency in mutual fund sales.

By 1974, I acquired the CLU designation and served as president of two corporations wholly owned by the general agent, who wanted to help me sell more life insurance. When ERISA was passed at the end of 1974, it became apparent that both qualified and non-qualified plans would require an intensive amount of administration services, but the general agent did not want to spend the money.

In 1975, we started a firm offering fee-based corporate retirement plan services and within a few years grew into comprehensive financial planning and management consulting on a fee and commission basis. That's my history and how we built a comprehensive practice offering fee and commission based products and services to the general public, inclusive of business owners.

## Public Seminars

Now, we've been in the seminar business for 35 years. Twenty years ago we got serious about it and purchased a nationally recognized course in retirement planning. Since the economy was in a recession in the late 1980's and early 1990's, people flocked to our courses. They had big financial decisions to make. Many had lost jobs, all felt insecure, and most were concerned about their financial futures (sound familiar?). We bought more courses and taught more classes.

In 2000, we started a school to teach courses in Practical Money Management to the general public. In 2005, we opened a new division aimed at other financial practitioners from multiple disciplines to help them grow their practices.

The Practice Development Group was created to coach financial practitioners into developing a system to double revenue in 3 years or less. **Today we teach courses leading to the RFC designation.** This system educates financial professionals on how to add financial planning services to any practice and increase fee based revenues by 100% in 3 years.

Our school has now signed an agreement with the International Association of Registered Financial Consultants to teach such courses in the New York Area, and we hope to expand nationwide.

The problem is — I retired 5 years ago and now need help with this project. We are looking for course-certified RFC instructors to become adjunct professors with our Institute for Financial Education. They may teach courses to the general public in Practical Money Management,

and also become qualified to teach RFC courses nationwide. Are there any financial practitioners interested in our projects?

This is how we have grown our financial practice. We are now interested in building a school. I'm retired! Can anyone help? The opportunities are enormous! We want to educate every human on the planet who would like to learn how to make smart decisions about their money. Then we want to educate financial practitioners on how to educate the public. Is anyone out there? ☐



**Albert F. Coletti, CLU, ChFC, RFC®**

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# How Can You Consistently Close '9 Out of 10' People You Meet



While most RFC's seem to think that consistently closing **'9 Out Of 10'** people you see is impossible... if you know the **'insider secrets'** it's actually very easy!

During my 7 years as a personal producer I was able to consistently close **'9 Out of 10'** people I met with. That is one of the reasons my son Jeremy and I are being called the **'9 Out Of 10 Guys'**. (Our Media Consultant, the legendary Forrest Wallace Cato came up with that phrase when we first started the **Insurance Pro Shop** in 2000) And, 'No', I wasn't a pushy salesperson. I didn't use any of the 101 closing techniques. My lapse rate was below 5%. And, I didn't replace other insurance policies, annuities or investments in the home.

By the way, if you talk to most of the leading producers in our industry you'll find that they are closing **'9 out of 10'** people they meet with. It's because they know and practice the **'insider secrets'** I'm about to reveal to you. So, what I did wasn't really anything special.

However, the fact that my sons and I have been able to help **'9 Out Of 10'** agents and advisors to become significantly better at identifying and attracting the 'right' prospects to them, and those agents and advisors are now closing a much higher percentage of their appointments, is what makes our systems and training unique and very special.

**Attracting The 'Right' Prospects.** The ability to close **'9 out of 10'** people you meet with, starts by making sure you are constantly attracting the **'RIGHT'** people to you. And, that's about properly structuring your marketing campaign.

It begins with identifying a specific **'immediate problem'** that you can solve for people. The more immediate and important the problem is, the more likely they will want your help!

One of the fundamental truths about sales is that no one really wants to pay for anything. The only reason people will ever want to meet with you, and pay you for your products and services right now, is because you can solve one or more of their most immediate and important problems... right now!

Essentially, it means that people will only seek and pay for the products and services that solve their most immediate problems. For example:

- A sick person will seek out a doctor
- A person with legal problems will seek out a lawyer
- A person needing a mortgage will seek out a mortgage broker

Once you've identified a specific immediate problem that some people have, then you must identify the people who want to solve that problem and are actively seeking help. For example, if the immediate problem you are solving is a lack of retirement savings, then who are your best prospects? Are you looking to attract people who have a company pension, probably not! How about attracting self employed people, or the employees of small businesses.

Now it's determining which of those people will most want to solve that problem. Who will benefit most from your products and services? Do you want to be working with... people age 25 or people age 45? Who has the ability to pay, can be seen on a favorable basis and can qualify for your product or service.

Finally, it's determining the best ways to effectively deliver your special message of **'how you help people'**, to your best prospects, so that you can attract them to you.

**Your Special Message.** When people ask you, **"What do you do?"** how do you

normally reply? Do you answer with the title of your job description? Such as, I'm a Registered Investment Advisor, I offer investment and annuity products, I'm a money manager, I help people save for retirement, or whatever you do? What does this mean to the person who asked you? Not much. It tells very little about you!

You also run the risk of immediately scaring off people if you launch into a blatant pitch for your product and services.

The most magnetic way of attracting people to you, is not by telling people what you do, but instead letting them know how what you do helps other people. And this is where your **'Unique Selling Proposition'** comes into play! It has a variety of uses. It can be used when you are having a conversation with people, or in your ads, invitations and sales letters.

And, you can use it when you're speaking to a group or as a guest on a local radio or television program.

As an example, here is how you can reply to the question "What do you do?"

"You know how people today are more and more concerned about their retirement, what with credit card debt, increasing income tax rates, the faltering social security system, losses in the stock market and the higher cost of living?"

"Well, what I do is, help them take charge of their finances to eliminate debt, save for retirement, and recoup their losses in the market, without them taking any extraordinary risks, spending any additional money or changing their current life style, so they stay on the road to true financial independence."

You see how this paints a picture of how what you do helps others? Your statement focuses on some of the challenges that are

in the world today that most people are aware of and can easily identify with. It demonstrates your purpose, which is to help other people solve their challenges. It is a focused reply. It demands you understand what you do in the context of helping others.

Now, if a person identifies with this, is concerned about to stock market and about their retirement, do you think they are likely to want to know more? Probably "Yes!"

By stating how what you do helps others, you will have already created a good impression and you'll cement that by turning the conversation over to them. Remember, it's all in the questions.

Contrary to the popular opinion... 'That as long as you're talking, you're in control', the opposite is true. You actually control the conversation by letting go of your need to speak. And, that is about asking questions and actually listening to what they have to say.

What's the problem or situation they want to resolve? What solution are they looking for? What's their most wanted outcome?

I think it was Perry Marshall who said; *"if someone is out shopping for a drill, they are not searching for a drill... they want a hole!"*

Now, it becomes much easier for you to turn that conversation into an appointment... if you're talking to the 'right' person.

**The Fact-Find.** Once you have the appointment, then it's conducting a thorough fact-find and asking questions to help those people to see and understand the problems they are facing right now, so that they want to take immediate action to solve one of those problems.

Another important thing I've learned is, if you solve small problems, you'll make small money; if you solve big problems, you'll make big money".

Now think about that for a moment. Don't attorneys and doctors make more money than store clerks and waiters? That's because the problems they solve are much more significant and important to people's lives. Thus, people are willing to pay more for the services of these highly skilled professionals.

The fact-find is much more than getting the facts about what they have and need. It's really listening to what they say and then asking clarifying question. The more you get them to talk about their most immediate and important problems... the more

emotionally involved they'll get in the process... and the more they'll want to proceed with your solution.

Finally, it's finding the easiest way to make them a client.

You'll find it's much easier to sell a client, than it is to sell a prospect.

Closing '9 Out Of 10' people you see is actually very easy... if you use the 'insider secrets' outlined above and you establish a marketing program, to attract the right people to you! ☑



**Lew Nason, FMM, LUTC, RFC®**



**Jeremy Nason, FMM, RFC®**

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# Derivatives

## The Leverage that Keeps on Levitating

Mention derivatives at a gathering of people and you will get the same reaction as if passing gas in a crowded elevator. When the door opens, it matters not what floor materializes. The gathering disburses. Yet, derivatives have become the foundation of our world. They are at the heart of financial functionality. Sure, they have a funky smell to them and people are repelled by the very utterance of the word. Perhaps this is why the banks have used derivatives as their prime weapon of control and enslavement.

Central Bankers know the people have neither the intelligence nor the resolve to fight the siphoning of assets through the illusion of wealth leveraged by derivatives. The best thief is the one who maintains eye contact while cleanly picking the victim's pocket. The best assassin is the long distance sniper that is never spotted. The best flim-flam is orchestrated by the seemingly nicest person. The best kiss comes in total darkness. The best weapon to steal the world's wealth is the derivative. To the banksters now in power, I say 'well played'. Game, set and match. The world actually thinks they still have some money. It's a pity. One should never value voluminous ignorance over voluminous capital.

### What is a Derivative?

A derivative is simply any security whose value is derived from the value of another security. Thus, a derivative is a piece of paper. It is, in essence, a promissory note. The note repayment is insured with another derivative — the credit default swap. The credit default swap is in turn, insured by a bond insurance company.

In the end, a derivative is leverage. Without the hundreds of trillions of dollars of derivatives that now inhabit our economic universe, the economy and the stock market both would cease their present day posture of levitation. As with levitation, there is nothing between the markets and the ground. Just air. Why do I make such a blasphemous statement? Well, every time derivatives threaten to implode, so too does the stock market.

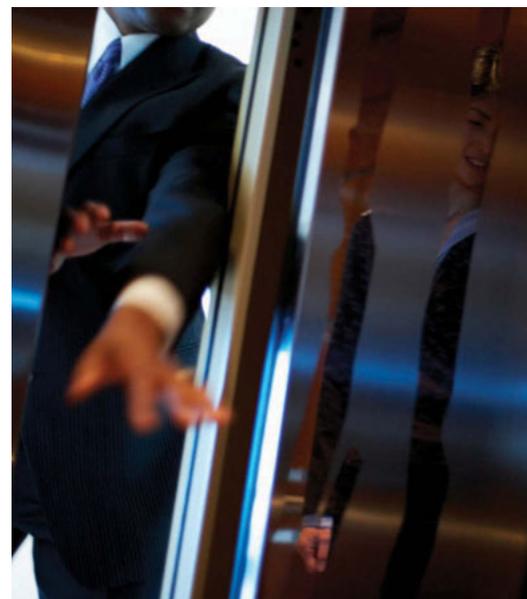
If one had an ounce of gold, the gold could be divided evenly so that two people could

now have a half-ounce of gold. The gold would still be worth the same per ounce. The two owners could again divide their gold evenly in halves and now four people could own one-fourth of an ounce of gold. The gold would again be worth the same per ounce. The gold could be infinitely divided but the price per ounce would not change. The total volume of gold would not change. Most importantly, neither the money supply nor the gold supply would actually change.

But, what if currency supply began to increase? What if investors were given access to credit so they could leverage their assets? Now, if the investment community began to worry that inflation might begin to devalue the currency, a lot of them may decide to buy gold. Now we have a lot of demand for a finite ounce of gold. The owner of our hypothetical ounce of gold could elect to sell the gold if the buying offer was higher than the original purchase price. If demand continued, another offer would come in and the newest owner could mark up the price of their ounce of gold and so on. In this case, the gold ounce would still be finite but the price would be inflating. Inflating asset prices are not a good thing. Plus, each seller would surrender ownership of the gold.

A solution would be to keep possession of the gold ounce, 'securitize' it, and issue derivatives tied to the price of the gold. That way the investment community could guard against the risks of rising inflation without necessarily buying or owning the very assets that either reflect or stimulate inflation. The best solution would be to control the supply of money so that the price of gold could not get inflated but that policy is not in the best interest of the central bank. So that's out!

In this sense, the ownership of gold is leveraged. More accurately, the impact of the price of gold is leveraged. How does this differ from insurance? In an insurance arrangement, something is lost or destroyed and a cash settlement is paid as compensation. The asset is gone. With a derivative, the asset remains intact but now the asset's impact is leveraged. If the derivative is leveraged many times over, the



party ultimately responsible for the cash settlement cannot possibly acquire enough interest in the asset at risk to satisfy all claimants. Their only solution is to participate in the derivative pool and the credit default swap pool. Thus, the original asset becomes even more leveraged. Everyone's 'protection' or 'insurance' or 'risk control' is now leveraged. So too is everything else.

### The Right Direction

Now we find ourselves at a fork in the economic road. The path to the left goes to the currency collapse or Zimbabwe and the path to the right goes to austerity. Zimbabwe is the poster child for a nation that forfeited their wealth for the illusion of more wealth. Whatever 'gold' they had became diluted by the incessant currency propagation. If you will, their 'gold' became extraordinarily leveraged. They thought they could 'spread the wealth around a little bit'. Unfortunately, 'spreading the wealth' is a one-time event. Once wealth is taken from the productive and efficient, and given to the unproductive and inefficient, it is invariably squandered.

Lost forever. In an effort to mask the disastrous effect of lost productivity, Zimbabwe tried to borrow and print their way back to prosperity. Their assets and

their currency production became disconnected. It didn't work. The overuse of leverage has a rather nasty consequence. It is called bankruptcy.

### The EURO Strom Clouds

As I write, Europe is imploding under the weight of leverage. At the forefront is Greece and I'm sure by now, you have read plenty about their debt that they cannot repay. The EU and the IMF has offered a bailout package consisting of loans for \$150 billion or so over the next 3 years. The only way Greece can repay the loans is by imposing rather severe austerity programs. If they were like the US and still had access to a printing press, they would no doubt follow our lead and try to print their way out of debt and into prosperity. Since they don't have access to the Zimbabwe press, the fork in the road has been chosen for Greece and it leads to austerity.

What does that mean? It means the Greek government can't financially meet the entitlements it once promised to its citizens. The populace will have to submit to lower salaries, less retirement income, and less services. In short, they will assume a lower standard of living than the leverage of debt once mendaciously supported. It is widely expected that Ireland, Portugal, and Spain will soon follow. While the purveyors of pernicious printing perpetuate the pestilence of indebtedness, they pompously plan the fate of their pusillanimous prey. And that fate is austerity. Unless...

Fast forward to May 10, 2010. Economies and markets levitated on air have a tendency to plunge when they look down. The first week in May was the worst first week in May in history for the Dow. The ECB was not considering buying up the Greek debt and they were simply going to defend their currency. Germany's Chancellor Merkel tried to remain adamant about limited support from her country and citizens. Until...

### The Current Storm

Yes, as I wrote in my book in 2006, the stock market now controls everything. Merkel should give it a read as it could have saved her from that embarrassing pretence that she was actually in charge of anything. The stock market is now the focal point of governments and fiscal policy. With the markets in free fall, the ECB put together a loan package bailout on the 9th of May (a Sunday) and it was a tad more than the \$150 billion. It totaled nearly a trillion and the ECB was indeed in favor of buying the Greek debt.

A few days before, the ECB could hardly care less about the Greek debt. When the markets crashed, their concern was suddenly acutely focused on Greece. Shazaam! The markets were saved. Greece? Don't know. Don't care. Doesn't matter. Wasn't the point. The bailout was for the stock market. If it helps Greece too, then fine.

### The Two Options

First, we must admit that there are no longer any real markets. The stock exchanges of the world have ceded power and control to central bankers. Now, remember back when the Greek debt crisis emerged to the front page. Their debt problems were thought to be in the neighborhood of \$30 billion. \$50 billion tops. Certainly no more than \$60 billion. \$80 billion would just be overkill. So now the ECB pumps in almost a trillion?

Again, if you don't know derivatives you don't know squat! That trillion was for the derivatives tied to the \$30 billion in bad debt. It was also for the pleasure of the stock market so it could continue its debt fuelled orgy. After all, the stock market is a function of money.

Zimbabwe didn't even have an economy and they pushed their industrial average to the stratosphere with a constant supply of trillions. So shall we. We just need to find another name for what we used to call a 'market'. The one thing that really jumps out from early May is not necessarily the 1,000 point plunge in the Dow in a matter of minutes. No one seems concerned that it recovered that 1,000 points in a matter of days. How does that happen? Central bank control is the market now.

The second thing we need to consider, as we all enjoy the giddiness that accompanies trillion dollar bailouts, is how does this change the real world? How does the bailout in Europe really change Greece? Austerity will still be imposed. They will have to cut back their spending of monies that they don't have. Their economy will have to contract.

So too will the economies of the other debt troubled nations of Europe. Look at the US. Sure the trillion dollar bailout enriched the banks sitting at the table of the central bank. But how are the states faring in this 'recovery'? My (NC) state is still firing teachers, cutting services, and raising taxes to counter the falling tax revenues. Living standards are going to fall even as the stock markets rise. The longer a state postpones

taking action, the worse it will be when they finally have to take the medicine.

It seems that the levitation of derivatives is a one-way street. The banks can use the derivatives to leverage themselves into massive profits. If the derivatives turn to losses, the banks get refunded by the central banks. The central banks use the treasure of the citizens — the control of their currency supply — as the tool of domination and enrichment.

The derivatives levitate the stock markets by expanding credit. As long as the stock market is levitated, the citizens willingly forfeit currency control to the levitators. Occasionally the levitation machine seizes up and the stock markets crash. Don't panic. Central bankers will come to the rescue. Investors no longer really have control of anything. They are just along for the ride. All we need to figure out is are we going to Austerity or are we going to Zimbabwe! In the end, both look very similar. ☐



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**Barry M. Ferguson, RFC®** is the President and founder of BMF Investments, Inc. an independent SEC registered Investment Advisory fee-based money management firm located in Charlotte, North Carolina. Barry has more than a decade's worth of experience in the financial services industry. He has a diverse background ranging from financial software consultant to registered representative of investment products to President of an Investment Advisory firm. His strong technology background has been beneficial in today's 'information age' market.

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# Business Mirrors Life

## Bill Gates and I Have *Nothing* in Common



If Bill Gates could do it why couldn't I? I called my attorney and told him I wanted to set up a fund like The Bill & Melinda Gates Foundation. I was ready to be a philanthropist.

"How much will it cost me?" I asked.

"Hesh the issue is not money," he said. "you have the resources to set up a small foundation. However, you need to realize that giving away your money wisely takes commitment and focus. Being a philanthropist is a serious endeavor."

"Sure, sure, just do the paper work and I will handle everything else." I had stopped listening.

I had big plans, there were diseases to eradicate and disadvantaged kids to educate.

At the club I asked a few of the old guys who had inherited their wealth for advice. They suggested I hire a consultant specializing in non-profits and she would help me commission a first class study of the community's needs.

Who had the patience for studies? I decided to give it away myself.

I called the local paper and suggested they do a story on my decision to give away my money. The philanthropy reporter suggested I begin with a major dinner or even better a masquerade ball. This way he could get lots of photos of my pals into the paper.

I thought the reporter was joking. "I don't want to spend money on a ball with

tuxedos and bands. I just want to start giving away my money." I said.

He told me to be careful or I might be typecast as one of those alternative charities that are trying to buck the establishment.

"I'm not out there to buck anyone," I said. "They all do good work. Just let me do mine."

The reporter did give me some good advice. He told me not to try to find a cure for some major disease. "Find a small project and test the waters." He said.

So I started small. I chose to adopt a road, specifically a section of Route 18. I even decided to keep it very low key and I only adopted the alternate truck route.

I wanted to do it right. We planted flowers, repainted the yellow lines a newly designed high gloss yellow, and added reflective metal strips in the ground to help visibility. I even replaced the guard rails. They had been knocked down so often that the city had stopped replacing them.

Then I got a surprise visit from an inspector for the Highway Adoptions Council. He wanted to see my official adoption papers.

"What?" I asked.

"You can't adopt a highway without our approval," he said. "We have an arduous background checking process. You must be cleared of any history of road rage before we accept you. And there is a long waiting list to adopt the best roads."

"That is the point," I said. "I don't want to adopt a brand new road with six inches of reinforced concrete. I want to help the roads no one else cares about."

"Mr. Reinfeld that road was part of our strategic plan and would have been assigned a donor within two years. You need to be patient." He said.

I was incredulous. "And if I don't follow your plans, what are you going to do to me? Tear up the improvements I've paid for?" I said.

"No," he answered. "But we will inform the IRS that your donations were not approved

by our organization. They may challenge your foundation's tax exemption status."

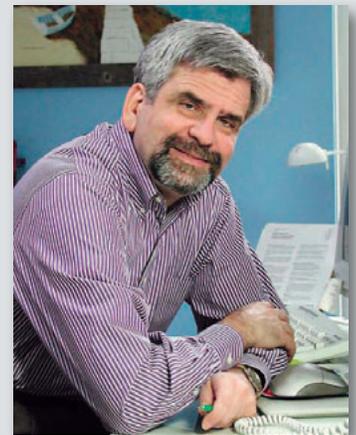
And it got worse. I had repaired a road in a highly contested congressional district. The media was screaming that my donation was really an illegal contribution to support my favorite candidate. I could be brought before a grand jury.

I was a failure as a philanthropist. I called my lawyer and asked. "Did Bill Gates ever have problems giving away his money?"

He said. "Of course not, he actually listens to his advisors."

I said. "Now I know what differentiates me from Bill Gates."

He laughed and laughed. I hung up. But I knew he was still laughing. ☐



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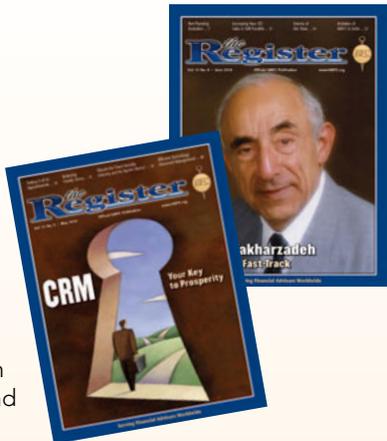
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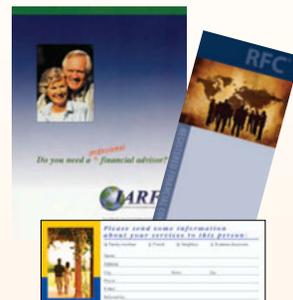
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