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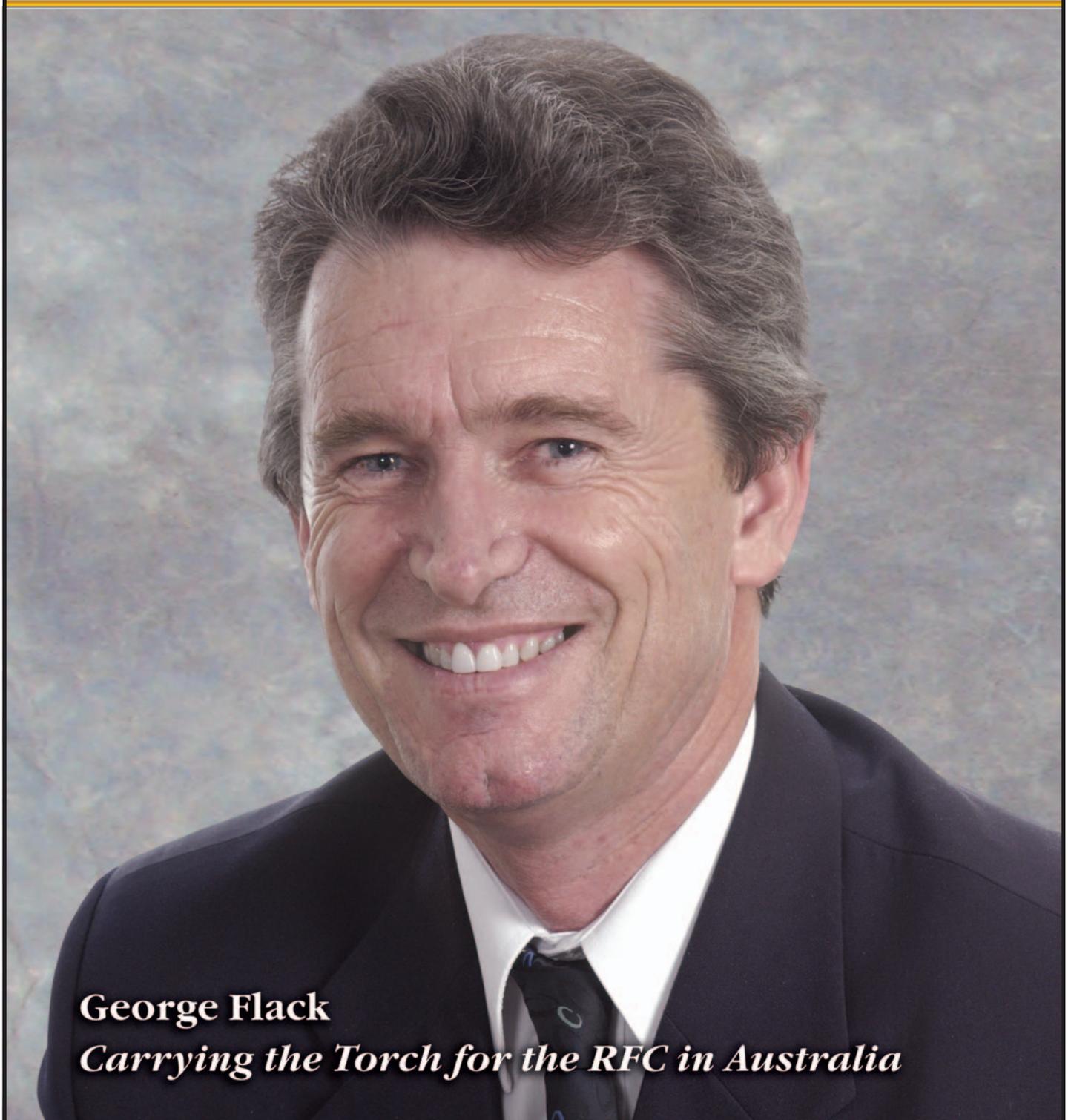
the **Register**



Vol. 8 No. 11 • November 2007

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www.IARFC.org



George Flack

Carrying the Torch for the RFC in Australia

Serving Financial Advisors Worldwide

The RFC® Course



IARFC Beta Course Testimonial:

I just wanted to let the IARFC know how much I appreciate attending the class. I'm learning a wealth of information from the material covered and I always enjoy listening to the Master himself (Ed Morrow) speak.

— Mike Moeller, RFC®
RFC Beta Course Graduate



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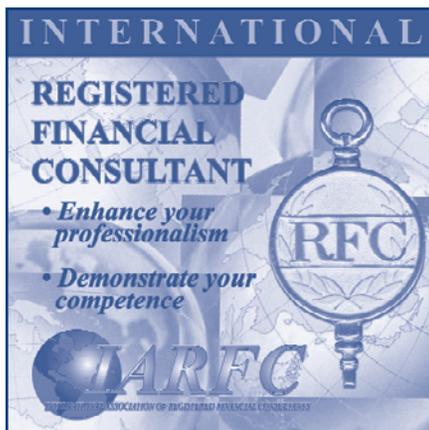
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Register Letters

We welcome your comments, suggestions and ideas. Please direct correspondence to: editor@IARFC.org
Letters may be edited for length and clarity.

These letters are about the **Promoting Scott Into A Hero** article which appeared in the Vol. 8 No. 8 of **The Register**. Readers who may have missed it, and have mislaid their copy may go online to: www.IARFC.org – **Publication Copies**.

I developed Wally Cato's piece on Scott into one of my sermons. Thank you for providing an article that was loaded with so many good lessons.

Rev. John Clements, Ph.D., RFC®
Norwich, England

Seldom am I 'moved' by an article in a financial magazine. But you accomplished that with the Promoting Scott feature.

Clyde Cleveland, RFC®
Fairfield, IA

For me the story by Wally Cato about his promotion of 'Scott Into A Hero' tapped all of my emotional buttons.

Jeff Eshun, RFC®
Toronto, Ontario, Canada

I was moved by the Scott experience as related in Cato Comments column. Obviously this was written from Cato's heart and for the reader's heart.

Mehdi Fakharzadeh, RFC®
Paramus, NJ

The pages on Scott somehow embodied the essence of the RFC and that is to help others, even those who are not always clients or prospects. It is impossible to not 'feel better' after reading Promoting Scott Into A Hero."

Albert J. K. Perkins, IV, RFC®
Diamond Head, HI

Surely Promoting Scott is a once-in-a-lifetime story. I enjoyed every word of it. I truly believe anyone who reads about Scott will be better after learning about how he became a hero — and how you might help others achieve their potential.

Charles "Tremendous" Jones, RFC®
Mechanicsburg, PA

Journal of Personal Finance

Call for Papers

Get Involved: We welcome the submission of articles from IARFC practitioners. This is a great way to contribute to the profession.

Professional Articles: The *Journal of Personal Finance* is seeking articles by practitioners that may deal with the application of financial planning techniques, marketing and practice management. These are expected to be very high level papers or articles.

Publicity Opportunities: Naturally, we encourage published authors to advise both their clients and the media of their being published by sending a press release.

Contact Dr. Ruth Lytton
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Call: 540 231 6678

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PS Form 3526-R, September 2006 (Page 2 of 3)			

Register Articles

You Can Write A Great Article for the Register

We are accepting articles of from 500 to 2,000 words on planning and practice management topics. Please submit your copy by e-mail, along with an electronic photo and a short bio statement of less than 100 words to: editor@iarfc.org

Your article can be sent to clients, prospects and centers of influence in your community — either as reproductions, or as complete copies of the entire publication. This is a powerful and effective form of public relations, and your articles are a very effective way of attracting favorable attention from your local media.

- **Get Published**
- **Get Distributed**
- **Get Noticed!**

Carrying the Torch for the RFC in Australia

The Register interviews George Flack founder of IARFC in Australia and New Zealand. How, when and where did you first enter financial services?

It all began 35 years ago as I left college to work in the National Australia Bank — shortly after I began my 15 year Commonwealth Government career in the Dept of Social Security as a clerk dealing mainly in pensions. Whilst there I finalized my Accountancy and Data Processing studies to become an Accountant (I am a Fellow in the National Institute of Accountants here in Australia). In 1987 I left the DSS and began my financial planning career here in Eaglehawk (4 miles from Bendigo which is 100 miles north of Melbourne in Victoria Australia) firstly with Beyson Investment Services who were taken over by Stenhouse Investment Services. Then on 16 October 1989 I started with RetireInvest P/L a national broker/dealer who has a franchised operation covering some 120 offices across Australia. I am the Proprietor of a good parcel of territory around Bendigo about 50 miles north of Melbourne. We have a population of 100,000 people with a great climate, mild winters and some nasty hot summers. I will be celebrating my 20 years within Financial Planning this October.

What was your educational background, before and subsequent to entering the profession?

I attended St Killian's Primary school in 2nd semester at the age of five — I had refused to go to school at the start of 1958. However shortly afterward my father (aged 27) was killed in a truck accident (one of ten men on the truck overtaking a tomato transport). Dad was the only one killed. I then progressed to Marist Brothers College until I completed Year 11 (Leaving Certificate) to go across the road to Tertiary Studies commencing my Accountancy and DP studies — I left mid-stream as Mum found it difficult trying to maintain my high education costs (we did not get any Government assistance in those days) — so I felt it time to get a decent job and I promised my mother that I would finalize my studies once employed.

What jobs did you hold prior to this?

National Australia Bank — teller, and as a Social Security—Pensions Clerk.

What were your early job duties and how did you like or dislike them?

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George was the winner of the 2006 Murchison 10,000 meter cross country event.



George presenting Mark Ruff, winner of the RetireInvest Eaglehawk to Bendigo 6,500 meter road race.



George was a volunteer firefighter in Stanley during 2003, some of the Victoria's worst fire conditions.

I thoroughly enjoyed meeting people in both these roles. I also enjoyed the challenges of assisting the pensioners achieve a good outcome with their pension claims for the Age (retirement) Pension.

Were you successful at first? What influenced you the most?

With any role it is often difficult, however, with my vast Social Security background I came into the industry specializing in this field and that hasn't changed over the past 20 years. There was a definite "need" for Australians to know more about how to get a pension, how to keep their pensions and how to get more pension. From this perspective I was successful from the outset.

continued on page 5

The Register • November 2007

On recollection there weren't any huge obstacles — it was a matter of beginning small and building up.

Tell us about your current practice.

I am the proprietor of our Bendigo Franchise for RetireInvest P/L. I have a staff of 12 with a mixture of support staff and planners — some full time and others part time. There are 5 planners — 4 full time and one part time. All get a day off on their birthdays. All are salaried and do not have to rely on commission payments.

What is unique about the way you market for new clients?

We don't advertise. 'Word of mouth' referrals account for 95% of our new business and we retain 98%.

What are you enjoying most about this position?

I enjoy coming to work. I love the interaction with our clients and the staff. We work as a team and we have impromptu staff meetings in passageways sometimes at the drop of a pin, just to convey some new development.

What are your major frustrations?

Sometimes the constant changes in Government legislation — but they always seem to attract more inquiry and that tends to be a good thing for us.

What attracted you initially to the IARFC?

I was invited by Ed Morrow to come over to the IARFC's Stanford University Forum in June 1997 as a guest speaker and to be the International representative for a ceremony dedicated to the late Mr. Loren Dunton who had passed away in March 1997. I had come to know Loren Dunton from his trips to Australia. Loren wrote in the inside cover of one of his books — "About your Future" on 16 April 1989 — "To George Flack — Experienced and Leading in a New Profession; Loren Dunton". I joined the IARFC that month and so I have just recently celebrated 10 years as a member.

What feature or benefit of the IARFC has been of greatest value to you?

The valuable friendships and networking that I have made during each of my visits abroad to the United States and with my Asian neighbors such as Ralph Liew and Dr Jeffrey Chiew.

What would you personally like to see for the association in the next five years?

There is a continuing groundswell of support for the IARFC right across the World and I would like to also see it continue to grow in the United States.

What do you think will be the major trends in the financial services field in the next five years — and how should RFCs be positioning themselves?

A continued strength in provision of advice to clients who require a professional who

is knowledgeable and capable of assisting their clients grow with them along their financial journey of well-being.

Where will the economy be moving in the next 3–5 years, and what should financial advisors be doing NOW about it?

I'm no crystal ball gazer but Financial Planners should continue to educate their clients, because an educated client is better equipped to withstand any market fluctuations.

What will be the impact of technology on the practices of financial advisors?

Technology assists us all but it cannot replace good old fashioned face to face appointments whereby clients can be better informed and educated about their future financial well-being.

What three things would you advise a Registered Financial Consultant to concentrate on in 2007 to have the greatest impact on the next three years?

- 1) Keeping up with legislative changes,
- 2) continuing to attend courses and conferences and conventions to network with experienced Financial Planners and
- 3) Maintaining a strong business and community profile in your area.

Do you see any problems looming on the horizon for our profession?

Like sailing the seas problems are always encountered from time to time. Maintaining strong relationships with clients, your staff, those in your community, associations and governments will always place you in a great position. In many ways these relationships allow you to minimize problems. You will — however — always encounter problems in our profession — it's part of our way of life.

What one or two items did you do, or wish you had done, early in your career that you would suggest for other new entrants?

I made the effort to 1) STUDY and 2) ATTEND Financial Planning Conventions/Conferences. Networking provides tremendous opportunities for one to learn from others and to assist others to learn from yourself. In both cases they have paid ongoing dividends. I



At the 2006 Annual Dunton Award, George poses with Recipient Bill Carter. Left to right, Marta Dunton, Bill Carter, George Flack and Jeffrey Chiew, 2005 Recipient

have been awarded not once but TWICE the Money Management magazine's "Australian Financial Planner of the Year Award" in 1996 and 2004 – two great moments in my professional financial services career.

What is the most important thing you have done to create a reputation, image, or brand in your professional practice?

Be UNIQUE. I came into the Financial Services Industry 20 years ago with a unique advantage — a 15 year working knowledge of the Social Security system in Australia. I was also able to offer suggestions to the Federal Government on ways of streamlining processes and implement changes that were for the major benefit of this nation (for example suggesting the pension age for women be lifted progressively from 60 to 65). I have no regrets with all the suggestions I have made and that have been implemented. I'm sure having that behind me goes a long way to providing me with "job satisfaction" going forward.

Are you involved in your community?

I am quite heavily involved in my Community. I find great joy in assisting in the various roles that I participate. I'm a Volunteer firefighter with the Bendigo Fire Brigade in the Country Fire Authority (CFA). I've enjoyed both my amateur and professional footrunning careers over the past — almost 40 years and still enjoying it. In fact just recently I ran my best 10,000 meters (that's almost 6.6 miles!) cross country time for over 9 years! I'm the State President of the Victorian Athletic League — we look after 25 professional track racing meetings around Victoria over the summer months culminating with the world famous Stawell Easter Gift worth over \$100,000. I'm also on the local Bendigo Tourism Board of Management and continue to enjoy playing my trombone with the Marist Brothers Brass Band.

All my community involvements have brought me great satisfaction and a wonderful sense of fulfillment for the community. I'm a life member in my Bendigo CFA, Bendigo Athletics Club and brass band. The City of Greater Bendigo bestowed their top award on me in 2000 — "Citizen of the Year" — a proud moment in my life. ☐

Contact: 61 3 5446 3463
george.flack@retireinvest.com.au

2007 Year-End Tax Planning Memo & Letter

Ready-to-Use



Individual Cover Letter Copy or Print to Your Letterhead

Dear Friend,

In August, I prepared the massive Personal Pro copying off a tumultuous year for our nation's financial and legislative. Follow closely on the heels of the Tax Reform and Modernization Act of 2006 (TAMRA) and the new Energy Policy Act of 2005 (EPACT).

These new federal tax laws, combined with the smelly, outdated and antiquated, could complicate your tax plan.

At this time, it is important to review carefully the tax treatment, most likely and your business. **The tax law now and the end of the year can have a significant overall tax liability for 2006.**

With this in mind, we have prepared the following 2006 Memo to provide general tax guidance for our industry. Throughout the letter, we have highlighted several "to do" items for the year.

We believe that the new-end planning ideas discussed and we provide them only as an overview. We suggest you review the issues carefully, and then call us to arrange a personal appointment for us to discuss you on provide additional information.

Best regards,

YEAR-END 2007 TAX PLANNING

INDIVIDUAL TAX PLANNING

Income and Deductions. Adjust other circumstances, the usual tax strategy for individual taxpayers is unique. Often it is possible to accelerate deductions into the current year and defer taxable income to future years. First, income is generally taxable in the year it is received so you can prepare the tax that is due for at least a year and keep your money that much longer. Second, the deductions you bring into the year will offset income that is currently taxable and lower your overall tax liability for 2006.

Although the rates have remained the same during the last few years, the federal tax brackets are still subject for inflation. As a result, you can earn more income this year than last year without triggering a higher tax rate. The following chart provides the 2006 bracket ranges for single and joint filers.

TAX RATE	SINGLE FILERS	JOINT FILERS
10%	\$0 - \$7,550	\$0 - \$15,100
15%	\$7,551 - \$30,650	\$15,101 - \$61,300
25%	\$30,651 - \$74,200	\$61,301 - \$148,300
28%	\$74,201 - \$104,850	\$148,301 - \$208,650
33%	\$104,851 - \$178,550	\$208,651 - \$357,100
35%	Over \$178,550	Over \$357,100

Source: IRS and CPA

TAX FACTS: Do not assume the usual strategy is always the best for you. Depending on your situation, you might be better off making decisions about accelerating income. This may be true if 2006 is for any reason a relatively low income year or if you have alternative sources of cash (contingencies are better).

Personal Exemption: You can claim a personal exemption for yourself, your spouse, and any qualified dependent. In 2006, each exemption you claim reduces your taxable income by \$3,300 unless your income is great enough to trigger the exemption phase-out. That phase-out starts when AGI exceeds \$25,750 for joint filers and \$19,000 for single filers.

The good news is that the amount of personal exemptions a taxpayer can take through the phase-out is being restored, with the phase-out scheduled to be eliminated in 2010.

The actions you take, or do not take, between now and the end of the year can have a significant impact on your 2006 tax liabilities.

✓ Communication is critical for all of your contacts — whether cementing relationships with your best clients or building trust and confidence with prospects.

✓ To achieve the level of communication desired you must employ a variety of materials. Newsletters, birthday cards, letters, reprints and articles like this one.

✓ You could research, write and fact check an article like this yourself — but wouldn't your time be more effectively spent face to face with your contacts?

✓ When your clients, and even your prospects, have questions about the changes in their own particular situation who will they call?

✓ The article briefly illuminates all of the following areas that are of concern to individuals, families, and business owners:

- 2007 Tax Rates
- Capital Gains
- Retirement Plans
- Alternative Minimum Tax Changes
- College Savings
- Kiddie Tax Changes
- Small Business and Work Opportunities Tax Act of 2007

Send a Year-End Planning Memo

✓ You will receive two ready to use Microsoft Word documents: the 2007 Year-End Tax Planning Memo, and a cover letter to accompany the memo.

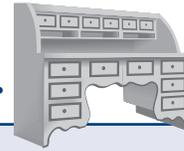
✓ You may review, edit and personalize these documents as you wish, then print them for delivery to your most important contacts.

✓ Take advantage of this offer quickly to be perceived by clients and prospects as timely and sharp.



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Ed Moran

European FPA Conference

November 22-23, Barcelona, Spain

IARFC Accelerated Course

December 3-7, Cincinnati, OH

IARFC Annual Board Meeting

January 10-12, 2008, Charlotte, NC

Critical Illness Insurance Conference

March 12-14, 2008, Toronto, Canada

Financial Planning Expo

March 20, 2008, Tampa

MDRT Experience 2008

April 11-13, 2008, Chiba, Japan

Financial Advisors Symposium

April 16-18, 2008, Las Vegas

RFC Courses — Trinidad

April 28 – May 2, 2008, Port of Spain

MDRT Annual Meeting

June 22-25, 2008, Toronto, Canada

CE at Sea™ Cruise/Conference

August 16-23, 2008, Mediterranean

Worldwide Chinese Life Insurance Conf.

September 4-7, 2008, Singapore

RFC Courses — Trinidad

October 4-8, 2008, Port of Spain

Financial Advisors Symposium

October 13-15, 2008, Chicago

World Financial Services Forum

October 20-31, 2008, Beijing, China

SFSP Forum

November 30 – December 3, 2008
Las Vegas, NV

IARFC Members we welcome you to visit us at IARFC exhibit booths. Please contact us for booth numbers and dates of exhibiting for the conference you plan on attending. 800 532 9060 or editor@iarfc.org

Continued IARFC Growth. We continue to add very high caliber members, in both the United States and in over thirty other countries. **Referrals Work!** Just as referrals are the best source of new clients for a financial advisor, they are also the best source of new RFC students and members. **Are You Helping?** If you have not referred another professional to the IARFC in the past two weeks you can do so now!

Fax: You could jot down the names on a blank piece of paper or letterhead, and fax to: **513 424 5752, Phone:** Just call and give us the names and information **800 532 9060, or E-mail: info@IARFC.org**

It is Not Too Late! You can still register for yourself or an associate to attend the second RFC Course, the *Financial Planning Process*, to be held at the Cincinnati Airport. You will take away great techniques, over \$3,000 worth of software, and in 2008 your planning fees are likely to increase by over \$20,000 — the results achieved in just six months by one of the attendees at the first new RFC course. **Call 800 532 9060 ext. 18**

How About Some More Taxes? No — you don't get to receive them - you just have to collect them and forward the accounting to the State of Michigan. On October 1 the Governor of Michigan, aided by her party associates, acted late at night to revise a tax bill to impose a 6% sales and use tax on many services that were previously untaxed, including investment advice and financial planning. But Governor Jennifer Granholm missed some great opportunities when adding investment services. **She signed a bill** exempting several noteworthy occupations. This new rapacious Revenue Greed for the State of Michigan was not extended to the following groups:

Attorneys (the Governor and her husband are both attorneys)

Accountants (hopefully the Governor pays her taxes)

Hair Dressers (the Governor is nicely coiffed in her publicity photos)

Medical advice (the Governor and her husband may have regular exams)
(the Governor wants to keep her nice collection of teeth)

The new piece of legislation (Michigan House Bill 5198) was revised in a very late night session to expand the category of those who are now decreed to become revenue collectors for the State of Michigan. **This Means You** — if you have a client who has moved to Michigan. Fees for assets under management and financial planning are included.

What About Employee Benefit Plans? If you provide investment advice to a retirement plan that covers employees or retirees in Michigan, it is not clear whether or not you will be required to assess and collect the 6% fee. Unfortunately you have no way to pass this "haircut" on to those group clients, but please don't be concerned, Governor Granholm will not be paying 6% on her personal haircut. However, the Governor will have to pay if she uses an escort service, an astrologer, a fortune teller, a coin-operated blood pressure machine or sends her (tax exempt husband) a birthday balloon-o-gram. It is not clear if political consultants or pollsters will be covered, but based on the Governor's exemption of her pre-political legal profession, it is not likely.

Do out-of-state businesses collect use tax? Michigan, like other states, can require a business to collect and remit use tax only if the business has a physical presence in this state. Examples of a presence in a state would be a store, warehouse, or employees or representatives of the business. Presumably this would include any broker/dealer that has a representative who is a resident of Michigan.

Why is this sometimes referred to as the remote sales tax? Use tax is generally applied to purchases from an out-of-state remote seller of merchandise or services made through catalogs, telephone orders or the Internet.

Some Really Bad News. What if this tax is upheld and becomes popular elsewhere? How would you like capturing the tax for all the different jurisdictions and then forwarding the correct amount on to the various state treasurers? And you can count on it — if Michigan collects a lot of tax this way, other states will be soon to follow. ☐

International Association of Registered Financial Consultants (IARFC) is pleased to introduce the new Staples Business Advantage office supply program for all IARFC members!

Your Staples Business Advantage Program provides:

- **Deep Discounts** on a market-basket of items available through StaplesLink.com.
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Click here!

OR

Please enter in the following address to register on-line.

Please enter this case-sensitive address exactly as written to ensure proper access to the registration form. Once you submit your on-line registration form, we will contact you to get started on the program.

<http://linkregistration.stapleslink.com/c/s?RegFormId=501284>

OR you can contact Tony Dilmore via email @Tony.Dilmore@staples.com.

Staples Business Advantage, the contract and commercial division of Staples, combines the purchasing volume across all IARFC members to create an office supply program specific to your needs. Staples offers **UNBELIEVABLE** Prices in conjunction with internet ordering on StaplesLink.com. The Great Prices and selection only Staples can provide, delivered right to your office, with the ease and convenience of Internet ordering.



Loren Dunton Memorial Award



Dunton Award Criteria

- **Must hold a professional designation** (such as ChFC, CFP®, CLU, RFC®, CPA/PFS, CEBS, MSFS, MSFM, MBA or Doctoral degree).
- **Must have been published on financial topics** (articles, journals, books, etc.)
- **Must have provided outstanding service or leadership in the financial services industry.**
- **Must have promoted or participated in some aspect of financial education, to the public or to the profession.**
- **Must have demonstrated effectiveness in carrying the message of responsible financial stewardship to the public.**
- **Must have the highest ethical and professional standards.**

Generally regarded as the father of financial planning, Dunton organized financial professionals in the late sixties and with their help created the financial planning movement — including the formation of associations, magazines, colleges, university programs and foundations. Some persons believed then 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.

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

In commemoration of his achievements the International Association of Registered Financial Consultants each year honors professionals who have made significant contributions to the industry.

Award Nomination Form

Nominee's Name: _____

Address: _____

Please comment on why this person is an appropriate candidate to receive the Loren Dunton Award:

(You may attach additional comments.)

Your Name: _____

Phone: _____

Please fax to: 513 424 5752

IARFC • P.O. Box 506 • Middletown, OH 45042-0506

Nominations responsive to the criteria must be made in writing. Notice is provided to IARFC members and other financial organizations, outlining the qualifications required, and soliciting nominations to be received by Dec 31 yearly.



John Walsh
2007



Ralph Liew
2007



Samuel Yung
2006



Bill Carter
2006



Jeffrey Chiew
2005



Ed Morrow
2005



Liang Tien Lung
2004



Vernon Gwynne
2004



Alex Armstrong
2003



John Keeble
2002



Donald Haas
2001



Ben Baldwin
2000

Enhance Your Practice

- Membership Certificates
- Brand Building Supplies
- Plaques and Pins



IARFC Certificate (16"× 20")
includes Gold Seal, Ribbon

Item #1 **\$35.00**

Professional framing available at attractive pricing.

For a complete order form, contact the IARFC offices.



Confirmation Notice Certificate

Suitable for a display stand or use in a presentation notebook. (8.5"× 11")

Item #2 **\$5.00**



Consumer Brochure - 4 page

8.5"× 11" full color

Item #3 **\$0.50 ea.**

Quantity Pricing

50	100	200	500
\$20	\$36	\$60	\$120

Consumer Brochure - 3 panel

Full color

Item #4 **\$0.40 ea.**

Quantity Pricing

50	100	200	500
\$15	\$25	\$45	\$100
\$20*	\$35*	\$65*	\$150*

*Imprinted flat, an extra 0.10 each



Consumer Brochure - 2 panel

8.5"× 3" two color

Item #5 **\$0.25 ea.**

Quantity Pricing

50	100	200	500
\$10	\$18	\$30	\$66



Code of Ethics Wall Plaque

13"× 10.5"

Item #6 **\$50.00**

IARFC Code of Ethics handsomely placed on a wooden plaque (some assembly required)



Formal Announcement Cards

Item #7 **\$0.60 ea.**

\$100 per 250 boxed, includes envelope

*Imprinting extra, \$0.30 per card



Pocket Proposal Folder

Gold foil imprint on heavy, blue linen card stock. Deliver your high class presentation with prestige. Insert your business card. (9"× 12")

Item #8 **\$1.25 ea.**

50 for \$50



Professional Jewelry

RFC Key emblem lapel pin

Item #9 **\$35.00**



Professional Jewelry

RFC Key emblem tie bar with chain

Item #10 **\$45.00**



Professional Jewelry

RFC Key emblem ladies brooch

Item #11 **\$55.00**



RFC Gold Foil Labels

1.25" diameter. Perfect to add a touch of class to your marketing materials, brochures and presentations.

Item #12 **\$30.00***

*per quantites of 250

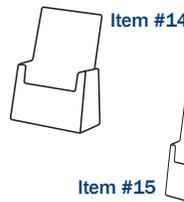


Quality Assurance Gold Foil Labels

2" diameter. These are designed to be affixed to your proposals and financial plans. You can initial and date them.

Item #13 **\$40.00***

*per quantites of 250



Plastic Brochure Display Stands

8.5"× 11" for large brochures

Item #14 **\$10.00 ea.**

3"× 8.5" for small brochures

Item #15 **\$6.00 ea.**



Member Supply Order Form

Item #	Product Image Enhancements for IARFC Members	Quantities Available	Price Each	Quantity Desired	Total Cost
1	IARFC Certificate (16" x 20") includes Gold Seal & Ribbon		\$35.00		
2	Confirmation Notice presentation certificate (8.5" x 11")		\$5.00		
3	Consumer Brochure – 4 Full Page (8.5" x 11") full color <i>quantity pricing on page 10</i>	50, 100, 200, 500	\$0.50		
4	Consumer Brochure – 3 panel – full color (8.5" x 3")	50, 100, 200, 500	\$0.40		
5	Consumer Brochure – 2 panel – 2 color (8.5" x 3")	50, 100, 200, 500	\$0.25		
6	IARFC Code of Ethics Wall Plaque (10" x 13")		\$50.00		
7	Formal Announcement Cards (4" x 5") <i>imprinting pricing on page 10</i>	250	\$100.00		
8	Pocket Proposal Folders (8.75" x 11.5") <i>quantity pricing on page 10</i>	50 for \$50	\$1.25		
9	Professional Jewelry Lapel RFC Key Pin		\$35.00		
10	Professional Jewelry RFC Key Tie Bar and Chain		\$45.00		
11	Professional Jewelry Ladies Broach		\$55.00		
12	RFC Gold Foil Labels (add to notes or letters)	250	\$30.00		
13	Plan Quality Assurance Gold Foil Labels	250	\$40.00		
14	Plastic Display Stand (for 8.5" x 11" brochures)		\$10.00		
15	Plastic Display Stand (for 3" x 8.5" brochures)		\$6.00		
Shipping and Handling – U.S. Only Shipping Charges 0 to \$10.00 \$5.00 \$10.01 to \$50.00 \$10.00 \$50.01 to \$100.00 \$15.00 \$100.01 and Up \$20.00 Shipments are sent UPS Ground, unless otherwise requested. However, member will be responsible for any additional charges. *Any damaged items must be shipped back to the IARFC for exchange or reimbursement.			Subtotal		
			Ohio residents add 6.5% tax		
			Shipping and Handling		
			Total		

Name for imprinted items: Type or print on the below line exactly the way you want your order to be imprinted. The type will be set exactly as it appears below.

Name: _____ Check payable to IARFC

Firm: _____ MasterCard Visa

Address: _____ Amex Discover

City: _____ State: _____ Zip: _____

Phone: _____ Card No. _____ Expiration: _____

Fax: _____ E-mail: _____

Signature: _____

Coup d'Etat – Month Two

Aecom Tech, Diana Shipping, and Nalco



Barry M. Ferguson, RFC®

The markets showed signs of subprime fatigue in August and September. The economy was surely slowing. Housing was contracting. Home prices were declining. Retailers were reporting lower sales. A credit crisis seemed to envelope the globe. All the garbage that the real estate world could bundle and ship seemed to be washing ashore. But give the Fed credit. They cranked up the printing presses and were joined by their international counterparts producing a tidal wave of freshly printed cash. August 16 had the Dow down about 11% from its freshly made July high. A correction had ensued. A bear market was on the starting line. But suddenly, the markets sprang from a 300 point loss and made a miraculous rebound. From there, the 'rally' was on.

Santa Claus continued to 'inject' tens of billions as needed. What? Oh yeah, I meant, Bernanke. I get those two mixed up all the time. Almost like following a prescription, the Fed kept up the attack of the billions. Debt driven, debt dependant consumers came to Doctor Bernanke's office suffering from over-spending and credit carditis (the overuse of credit cards resulting in debilitated savings accounts). Our man quickly diagnosed the problem. The mean old debt provocateurs that had doled out all the credit that we have been living on were suddenly a bit more restrictive. Bernanke responded by writing a prescription for hundreds of billions of dollars to be disbursed periodically as needed. Voila! We were cured!!

September picked up where August left off. And remember, this is the 'new era'.

Everything that used to be up is now down. Everything that used to be on the right is now on the left. All the old rules have been dissolved. September used to be the worst month of the year. Now it is the best! Rally, rally, rally! September didn't even sputter. It is just as I predicted. And let's face it. At the end of the day, the stock market will go up when money floods the trading floor. What went up? Everything. It's all good. Come and get it. Ben has basically told us that he is not going to let the Dow drop on his watch. Of course, after the tumultuous August that we endured, the Fed meeting in September was all about cutting the Fed Funds rate. The only debate was whether the cut would be 25 basis points or 50. 50 won out. And boy, you would have thought that Christmas came to Wall Street in September. The Dow shot up more than 300 points as Santa, uh, I mean 'Ben', promised there would be more to come.

Of course, the Fed needs some data to support their actions. I am winking rapidly at you right now. The data is easy to fix. Government data sorcerers went to work and claimed on the 7th that jobs available had actually contracted for the first time in four years. The headlines called it a 'Job Shock'. I've been telling you for years that the jobs reports were lies anyway. I was not shocked. Isn't it amazing after years of telling us how strong the economy was and how nirvana-ish everything was that job creation actually descended to job losses just in time for the Fed to have some fodder to lower rates to save the stock market? Yeah, I know they deny 'bailing out investors' and all that stuff but the Fed and credibility are two words that shouldn't ever even appear in the same dictionary together. The truth is, the Fed is now mono-focused on bailing out the stock market and bailing out lenders of the subprime variety. The data is simply a prop or an excuse if you will. The markets are now detached from fundamentals, real data, sensibility, prudence, and reason. It is driven entirely by Fed injections. In fact, much of the chatter in October has been about whether or not our economy is in a recession or about to go into one. Corporate earnings growth has slowed to single digits for the first time in five years. Our dollar is dropping faster than Britney Spears CD

sales. Oil is at all-time highs. So is wheat, corn, and just about everything else we consume. But with all that, the stock market marches higher. Why? Are stocks simply a good value? Who cares? Who knows? What does it matter? Bernanke's printing press is shooting new dollars at the market like at no time in history and that's all that matters. Talk has already started about the next Fed meeting and the next interest rate cut. This was a headline I saw on September 3: "Data looks fine, but Fed will probably cut anyway". You bet they will. They will cut until the stock market saves the economy!

What happens when you ignore inflation completely and print money while simultaneously lowering rates?

Come on, let's be honest here. Is there anyone on the planet, besides a government official, that believes the constant 2.1% inflation number that the Fed puts out? We all go to the grocery store. We all fill our cars with gas. We all live. We know inflation is a beast. And, we know it is being fed by freshly printed money pumped by the Fed. As such, the dollar is falling in value versus other currency denominations. Does the weak dollar help our exports? Yes, but our manufacturing base is shrinking. If we make less we ship less and import more. Also, all the stuff we import gets more expensive. Since I mentioned oil, you can think of oil and the dollar as being on opposite ends of a see-saw. Oil is denominated in dollars throughout the world. If you produce oil, you get paid in dollars. If you want to buy oil, you buy it with dollars. Therefore, as the dollar falls in value, so too does your oil. The only way to propagate the illusion of wealth is to allow for oil to rise in price. So we have our see-saw. The dollar drops as oil rises. The dollar rises as oil falls.

Notice too, our language here. The 'value' of the dollar is dropping while the 'price' of oil is rising. 'Value' defines wealth while 'price' defines the illusion of wealth. Thus, we are living in the age of the illusion of wealth as we are only concerned with price and not value. We allow the Fed to take over our country with their monetarism while capitalism gets beheaded out back. Why? The Dow went up. Does anything else really

continued on page 13

matter? And, we don't care why. As long as the Dow goes higher every month, we are content.

Could the Dow simply be rising purely on the back of inflation?

Think about it. Is the Dow up because the 'value' of the Dow went up or the 'price' of the Dow went up. It makes a big difference to our true wealth. I gave you an example a few issues ago of your house and its value in gold. To expand on this point, think of the Dow in terms of gold. In 1971, we were on the gold standard and gold was \$35 per ounce. The Dow ended 1971 at 890. That means the Dow was worth a little over 25 ounces of gold. Fast forward to today. Gold is valued at over \$730 an ounce and the Dow is almost 14,000. That means the Dow is worth 19 ounces of gold.

Since 1971, we have actually lost 6 ounces of gold through the Dow.

Had the Dow kept up with gold, 25 original ounces of gold times \$730 equals 18,375. In terms of gold, by leaving our money in the Dow for 35 years, our wealth has declined. The price of our holding has gone up but our wealth has declined. The illusion of wealth has been conjured by the monetary printing press and we have all been seduced by prices that we think we can afford. And as the Fed continues to erode the value of our monetary wealth, we continue to watch our gold dwindle.

In September, the markets continued to rally regardless of value. Even the real estate sector was up. If you think real estate has bottomed, then I know of a couple of homebuilders that would be more than eager to sell you some ocean front property in Kansas. And, they will likely kick in some incentives! Seriously, they need your business. And now that we mentioned real estate, don't forget to call up the Commerce Department at 1-800-its-alie because this conversation officially counts as a sale! Don't you love a good scam?

The other big event in September was the strike at General Motors.

It only lasted a couple of days but the company is yet another American manufacturer that can no longer afford to give benefits to their workers. That's modern prosperity! Specifically, health care was the issue here and if GM continued to pay benefits, the word 'bankruptcy' was bantered about. That was not an option. The solution was for the union to take over the health care of its membership in the form

of a trust. Maybe it will work and maybe it won't. As we continue to grow our 'prosperity' (as the government describes our economy), we find that more and more companies have to jettison their pensions and health care benefits just to survive. Cut the cake any way you want to but it still spells 'pay cut'. Workers' living standards are eroding. But who cares about that? The stock of GM vaulted higher by almost 10% and the stock market as a whole joined the party. Pay cuts, pension cuts, healthcare cuts, and layoffs always translate to a market rally. Yes! This is the stuff of wealth creation!! This is true value!!

So sure enough, September was a good month for the stock market. But part of the markets' one month surge came from the fact that August was a downer. Well, actually August was a positive month for the Dow and the Nasdaq. September was better but the volatility has been brutal. Given all the negatives in the economy along with the artificial effects of the Fed, any downward action in the markets brings a rash of forceful selling. That only adds to the volatility. It is as if no one really believes in the market. At least, it seems that no one believes in the reason for the uptrend. That reason is the Fed. Should we just relax and trust them? If printing money is always the answer to repel recessions, why doesn't the Fed just print hundreds of billions every few months? Just as everything else, our next real recession won't be like any other in history. But we are not there yet.

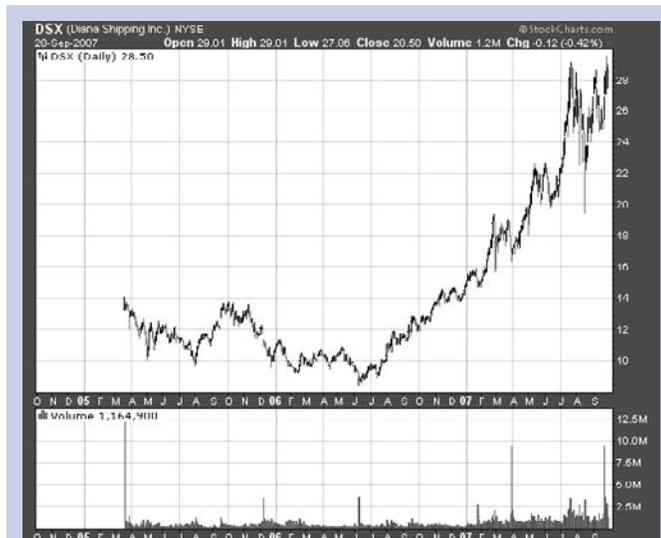
We, as investors, have but one goal. We need to use the markets to invest our money so that we can keep up with the explosion of inflation in our daily lives. Sure, the parallel universes that the



AECOM TECH CORP (N) ACM \$35
3rd qtr. results reported 8/9/07
Sales: \$1b vs. \$800m
Income: \$24m vs. \$13m
EPS: \$.26 vs. \$.18
P/E: 26 Gth: 33% Profit: 2%

This is an engineering company that specializes in highways, airports, and bridges. As you know, the bridges in our country are in need of attention. As you also know from reading this newsletter, the government is taking more of a role in spending money to boost our GDP. So, as more money gets doled out for these infrastructure projects, companies like Aecom are likely to prosper. I included a six-month chart so you can see clearly that this is a recent IPO. Therefore, there isn't a lot that we can glean from the chart other than the price is rising. Mid-thirties looks like as good an entry point as any.

government created will keep the party going. We all have to live in the real world where the price of everything seems to rise daily and the other universe is the one where the government reports the 'happy news' so the Fed can keep feeding the printing press. They coexist to keep the Dow in rally mode. The way to take advantage of the market is to focus on the sectors that pass on inflation and not the ones that have to eat it. Oil services companies would be an example of a sector that can pass rising costs on to their customers while car manufacturers would be an example of companies that have to eat the effects of inflation. To maintain profits, they have to ask their work force to bend over and take one for the Dow! Let's take a look at a couple of ideas for this month by reviewing the chart on this page as well as those on page 14.



DIANA SHIPPING (N) DSX \$28

2nd qtr. results reported 8/2/07

Sales: \$43m vs. \$26m

Income: \$26m vs. minus \$7m

EPS: \$.41 vs. minus \$.15

P/E: 17

Gth: 187%

Profit: 60%

Diana Shipping is a Greece based dry bulk shipping vessel operator. I believe they have 16 ships in service and they are bringing on 3 more in the next few years. Dry bulk shippers carry iron ore, grains, and coal around the world. All of these commodities have risen in price and so too have the rates charged by the shipping companies. China and India are piling on the demand and there only so many shippers and ships available. Again, this is a fairly young company in terms of publicly traded stock as shown by this three-year chart. Diana also has a nice perk in that it currently pays a dividend of over 7%. Looks like another buy to me.



NALCO HOLDING CO. (N) NLC \$29

2nd qtr. results reported 8/2/07

Sales: \$971m vs. \$891m

Income: \$42m vs. \$22m

EPS: \$.28 vs. \$.15

P/E: 21

Gth: 43%

Profit: 4%

This is a multi-faceted company that principally offers water treatment services. Water is used in many industrial processes including oil production and paper production. The water has to be treated and cleaned before disposal. Enter Nalco all over the globe. Water is also used in the printing business and we know that the Fed has been busy in that department. The numbers are good and the chart speaks for itself.

There we go. The rally is on! The Fed is our trampoline and the fourth quarter is beginning. Yeah, I know that almost every single economic fundamental is suffering. Who cares? The stock market is not about fundamentals any longer. There is another Fed meeting coming up in another month or so and you know what that means? Yeah, another interest rate cut is coming. Now there is the focus of the stock market. It is all about money and more specifically, the infusion of wonderful, freshly printed Fed notes. Most importantly, inflation is a runaway freight train. That freight train is hauling commodities that are rising in price faster than I can put out this newsletter. The only way to stay ahead of the train is to enjoy success in the stock market. The party ain't over until Ben says it's over. Good luck and may your pockets bulge with Franklins!

Update Corner — The big question right now, other than how much money can the Fed print, is how will the housing situation end? As of this writing, it is not pretty. Home builder Lennar just reported a quarterly loss of over \$500 million and a payroll reduction of 35%. I suspect that this would be pretty typical of all the other builders. Yes, I know our wonderful government continues to deny the layoffs but they are real. It would also seem to me that this is an industry that employs a lot of illegal workers. If I am wrong, I apologize in advance. But just driving by construction sites, this is my guess. So, if Lennar says they officially laid off 35% of their work force, chances are the real story is more. The company also says that they expect further deterioration and further layoffs. Again, I suspect this is pretty typical. Now, remember over

the past few years, it was reported over and over that construction accounted for more than a third of jobs being created. So much for that. The other part of housing is the declining price of new homes. The median is now down to 225,000.

It should also be noted that the price in new homes does not include the 'incentives' given by builders. Some, like DR Horton, have offered as much as 25% off to induce buyers to sign the loan. So, we can assume that real prices are dropping even faster than what is officially reported. That does not bode well for home owners or the lenders. I have to defer to the home builders as to the extent of the slow down and the duration. If they say it will last well into 2008, I have to join

them in that estimation. It is, a pretty sorry legacy of the Greenspan era. Again, what we are living through is the effect of overly cheap money. Hopefully, we won't wind up like Japan or Zimbabwe. That's what I think!

Money Management Moment —

Have you ever seen a spectacular performance number from a hedge fund or a mutual fund? We are all human. We want spectacular performance. Some of the best performing hedge funds were set up to short the subprime world. They have done well and there may indeed be more performance in the tank as housing slumps further. When we see performance, we need to understand the objective of the underlying asset. Not all investments are suitable in risk for all investors. If we learn to stay in our universe of comfort, we will all sleep better at night. That's real performance. The moral of the story is not to get wrapped up in everybody else's performance. Yours is the only one that matters.

The views of the above are of this writer. The information herein is derived from sources believed to be accurate and up to date. ☐

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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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Critical Illness Coach

Wilma G. Anderson

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Wilma Anderson

Selling Critical Illness insurance to your clients and prospects sounds like a great opportunity for every financial advisor. That sale can open many other doors for referrals, and of course, your clients will potentially want a review of their other investments too, and that may trigger additional sales.

Key Prospecting Markets

Besides your own client base, look into these other potential markets too:

- Physicians.** Perhaps the Critical Illness policy can be an overlay to their already-existing DI policy. If that policy has a 90-day Elimination period, the lump sum they receive from the Critical Illness policy could help to fund their operating expenses or household expenses during the interim.
- Debt & Mortgages.** Ask your clients what provisions they have made to fund their living expenses for the first 90 days after a heart attack, stroke, or cancer. Everyone expects to return to work, but few families have a nest egg to fund the recovery period after a serious illness. Ask the clients what 90 days of expenses would be for the family, and make sure they include the mortgage payment and credit card payments in that amount. The amount they calculate could be the value of their Critical Illness benefit on the policy you want to sell to them.
- The Self-Employed.** Make sure to do a benefits review of this prospect or client. The Critical Illness policy can fit into their coverage program very easily. Women business owners especially like the peace-of-mind this policy can provide to them, and it

makes really good sense to the single woman who owns a business and has a family too.

Once you've identified 10 key prospects, then what?

It's important to know what key questions to ask. The underwriting for Critical Illness insurance is a bit different than life insurance or long term care insurance:

Important Note: If any members of the Proposed Insured's immediate family (i.e. siblings and natural parents) have had one of the above conditions, the policy may be rated, or in some cases, declined.

As you might have already determined, a younger client or prospect (Age 40 to 60), who is still relatively healthy, is probably an easier candidate to sail through underwriting.

The Critical Illness sale could be the opportunity you've been looking for to create interest from those in the Boomer marketplace.

This product can be sold to individuals who aren't quite ready to apply for a long term care policy. It's also a great overlay to an already-established DI policy. And, it's a great additional product to sell to those clients who bought an LTCI policy with a 90-day Elimination period.

Don't wait too long. Selling Critical Illness insurance policies can be your unique edge in the marketplace! 📌

Wilma Anderson, RFC®, is known as The LTC Coach, one of America's leading LTCI sales trainers and a practicing producer

Key Questions to Ask for Underwriting

Do not submit an application for Critical Illness insurance if your client answers 'Yes' to any of the following medical conditions:

Condition	Yes	No
AIDS, or AIDS related diseases, or Tested positive for HIV		
Alzheimer's Disease		
Angina		
Benign Brain Tumor		
Cancer		
Coronary Artery Disease		
Coronary Artery Surgery		
Cystic Fibrosis		
Heart Attack		
Aortic Surgery		
Polycystic Kidney Disease (FH) if Applicant is under the age of 35		
Insulin Dependent Diabetes		
Major Organ Transplant		
Multiple Sclerosis		
Muscular Dystrophy		
Parkinson's Disease		
Hepatitis C		
Permanent Paralysis		
Stroke/TIA		
Heart Valve Replacement		

who sells 400 LTC policies a year. She offers personalized tele-coaching sessions, workshops, speeches and several sales tools to help Advisors learn how to master the LTCI sale. Wilma is a widely published author and frequent speaker at conferences and sales seminars, including this year's Forum Watch for a series of products coming to help you learn how to sell Critical Illness Insurance too!

**Contact: 720 344 0312
wilma@TheLTCcoach.com
www.TheLTCcoach.com**

Proposed Bill Would Make the Do Not Call Registrations Permanent



the first instance. It will be just as easy for them to re-up.”

Rep. Mike Doyle (D-PA) however, says many people may not realize their listing on the Do Not Call registry is expiring. Doyle introduced a bill Sept. 10 to make the registry permanent. Individuals could still choose to take their names off the registry if they decide to do so.

“It makes no sense to force people to sign up again every couple of years,” Doyle said. “I suspect very few people are saying, ‘Gee, I really miss getting those telemarketing calls at dinnertime. I wish the government would take me off the Do Not Call list.’”

What do you think? If you find the Do Not Call Registry a personal benefit (assuming it is working better for you than for many persons) then perhaps you should contact your Congressperson. But if you feel that it should expire and require re-registration, then you should also make yourself heard. ☐

More than 50 million phone numbers will be purged from the national Do Not Call registry next year, and although the Federal Trade Commission (FTC) says it will be easy for people to re-register, Congress is considering a legislative fix that would make the list permanent.

The Do Not Call registry was put in place by the FTC and the Federal Communications Commission (FCC) in June 2003. The registry prohibits telemarketers from calling phone numbers on the list. Companies are subject to fines of up to \$11,000 for each violation. Charitable, political or survey groups are exempt from the law. In the first week of the program, roughly 18 million Americans added their names to the registry. Today, more than 132 million home and mobile telephone numbers are on the list.

Under the rules written by the FTC and FCC, the registry deletes individuals’ numbers after five years, and those people will need to re-register to avoid receiving telemarketing calls again. In an interview with the Associated Press, Lydia Barnes, director of the FTC’s bureau of consumer protection, said that re-registering is “incredibly quick and easy to do. It was so easy for people to sign up in



Ed Morrow, CLU, ChFC, CFP®, CEP, RFC®

Ed Morrow is the chairman and chief executive of the IARFC and he speaks frequently at professional conferences on topics related to his practice experience — and enabling financial advisors to increase their sales production and client services, by building their practices through effective client relationship management. He first used computers in '70 and he has authored seven computer programs and 21 operation manuals.

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IARFC Director, Ruben Ruiz Only Texas Finalist for National Businessman of the Year Award

Award-winning Financial Advisor and Author Continues Commitment to Hispanic Community with Mission to Create 100,000 Hispanic Millionaires in 10 Years

The United States Hispanic Chamber of Commerce (USHCC) announced that entrepreneur and author Ruben Ruiz is the regional recipient of the Wells Fargo Hispanic Businessman of the Year – Region III for the USHCC 2007 Hispanic Leadership and Business Excellence Awards. The award-winning financial strategist and author of *The One-Hour Hispanic Millionaire* is now a finalist for the organization's national Hispanic Businessman of the Year award and the only Texan among four other finalists vying for the prestigious award.

"As the Hispanic business community continues to increase and magnify its contributions to both the U.S. and world economy, the USHCC is proud to honor those at the forefront of this unprecedented movement," said David C. Liitárage, USHCC Chair of the Board of Directors. "On behalf of the USHCC, our Board of Directors and the two million Hispanic businesses we represent, I congratulate and applaud the accomplishments and energy of this year's regional award winners and national finalists, and I look forward to seeing our Hispanic business community on a continued path to growth and prosperity."

Ruiz was recently honored by the Texas Association of Mexican American Chambers of Commerce (TAMACC) with the Business Man of the Year Award for his contribution and willingness to make a difference in the Hispanic community. Ruiz has made it his personal mission to help 100,000 Hispanics across the country become wealthy, millionaires, or financially independent within the next 10 years.

"I am extremely honored to receive this year's Wells Fargo Hispanic Businessman of the Year Award for the region and to be a finalist for the national award," Ruiz said. "I have built a business based on empowering the Hispanic community and I am proud to represent my fellow Texas entrepreneurs at this year's USHCC national event."

Ruiz, President and CEO of the Ruiz Financial Group, LLC, and Regional Director of Money Concepts International, wrote *The One-Hour Hispanic Millionaire* to provide Hispanics with a "Bible of Knowledge" on how to create their own financial blueprint and overcome self-imposed cultural barriers. Since its release in 2006, the book – along with Ruiz's expertise – have helped many Hispanic Americans realize the potential of achieving financial success. To realize his mission, Ruiz is presenting informative workshops based on his book in various cities across the country. Some of Ruiz's

"students" have already begun to benefit from the book's teachings.

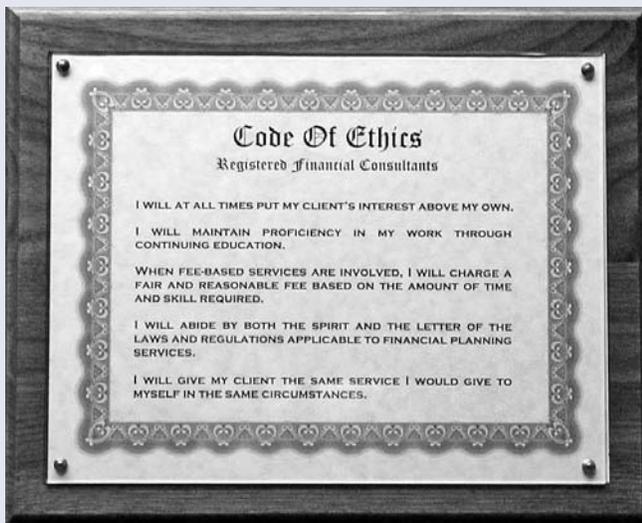
"Ruben's book is a tremendous asset to anyone who is serious about refocusing and getting their finances on the right track," Javier Ledesma, owner of Ledesma Bookkeeping Services, said. "Since completing the book, I've gone from owning one franchise to now owning seven and I'm looking to acquire three more within the next few years."

Throughout his career, Ruiz has received over 30 awards from the private and non-profit sectors for his leadership and business success. Some of his awards include "Financial Planner of the Year in the USA," "Regional Director of the Year," and "Recruiter of the Year," with Money Concepts International.

The USHCC 2007 Regional Hispanic Leadership & Business Excellence Awards were presented at the USHCC 2007 Annual Convention, Business Expo & International Pavilion in San Juan, Puerto Rico.

Ruben Ruiz, Jr., MSFS, CLU, ChFC, CSA, RFC®, was recently elected to the International Association of Registered Financial Consultants Board of Directors

**Contact: 512 396 2487
ruiz@moneyconcepts.com**



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Compliance-Friendly Marketing

Staying out of Trouble, Staying in Business

By Katherine Vessenes, JD, CFP®, RFC®



Katherine Vessenes, JD, CFP®, RFC®

Anyone who has ever watched the TV show *Monk*, knows it is a jungle out there — a jungle of scary things that can get you at any time. I sometimes think Monk, before he became an obsessive-compulsive detective, worked as a securities regulator. So here is the bad news, the bad news and the good news.

Bad news: I believe this is the most highly regulated industry in the history of the planet. That means there are a lot of places where you can fall into traps, completely unwittingly. The penalties can be painful and humiliating.

More bad news: the regulatory environment is not going to get any better for financial advisors. In fact, it will continue to become more complex and difficult to do business.

The Good news (at last!): It is much easier to keep clients happy than you think. In fact new advisors are in a particularly good position. If you start out with a few good habits, you could have a long and happy career without investors filing a complaint.

Follow my 7-step process and it will not only make your regulatory life easier and safer, it will help you close more business, too.

The Register • November 2007

7 Rules for New (and Experienced) Advisors

1. Meet expectations and manage them.

One of my big shocks in testing out our new sales process was the answer investors gave me to this question: What do you expect of me as your financial advisor? Surprisingly, they wanted a level of service way beyond our business model. In fact, they wanted me to personally call them any time the market ticked up, ticked down or there was news about any of their investments! There was no way I could possibly meet this expectation. Fortunately, the right time to discover this is at the beginning of the relationship - not later when the client is unhappy you haven't called them every week and is looking for a new advisor, or worse, a new attorney.

Here is how I handled this situation: I explained how we worked and the level of service we provided. I also told them they would be invited to one personal meeting and to 4 seminars per year and were free to call us at any time they had questions. However, if they wanted more service than that, I would be happy to provide it at \$350 per hour. Needless to say, I had no takers - but we were all on the same page from the beginning.

Takeaway: At the beginning of each engagement ask these questions:

- What do you expect of me as your financial advisor?
- What needs to happen for you to be wildly happy with our relationship?

2. Document, document, document.

I have seen numerous cases where the financial advisor should have been toast, but was saved with good documentation. In one case, the financial advisor had no record of written file notes or letters to and from the unhappy investor. However, she did have the most detailed phone log I have ever seen. It covered every single phone conversation she had with the client over the years — it was at least 20 pages long, and it saved her bacon — the arbitrators decided in her favor.

In another case the financial advisor had put a single, retired widower into a series of limited partnerships, which all went under. In fact, the widower invested all of his savings in these limited partnerships and lost every dime. Once again, the facts looked like the advisor was going to take a big fall and have to cough up significant dollars to settle the case.

However, when the advisor took the stand and testified in front of the arbitrators, he pulled out his detailed notes and explained how they had planned to manage the risk of each and every investment and why each one was suitable and appropriate at the time of purchase. The advisor was exonerated and the case dismissed — all based on good file notes.

Takeaway: Document every phone call and every interaction you have with your clients and prospects. Whenever possible send clients the copies of your notes. At the time of making any recommendation to buy, sell or hold an investment make sure your notes include why the recommendation was suitable and appropriate at the time.

3. Choose clients carefully.

One of the biggest defense solutions is to not take on problem cases in the first place. I got a call a few years ago from a nationally known advisor who had a client that was holding the advisor hostage for a large settlement. The advisor says to me: "Katherine, I should never taken him on in the first place - he was an alcoholic and compulsive gambler!" Needless to say, nothing the advisor could do would ever satisfy this type of client.

Another advisor approached me after a speech to tell me he was currently being sued by a client. He said, "I should have seen all the signs at the beginning. The client came to me in the first place because he had received a large

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settlement from suing his doctor. I should have realized that anyone who had success suing his own doctor wouldn't think twice about doing it again and suing me."

Takeaway: You don't have to take every client who walks in the door. Make sure they are a good fit for you and the way you do business. Some good questions to ask:

- Why are you changing advisors at this time?
- What would you like me to provide you that you weren't getting from your previous advisor?
- Do you think our level of service will satisfy you?

4. Range of returns.

My mentor when I started in the business over 20 years ago, George Brockway, taught me the value of giving clients a reasonable expectation of returns. In fact his rule of thumb, was to tell investors we were looking at returns that would be double the rate of inflation. When the market was doing a steady 25% per year, I thought he was being way too conservative. However, when the market was doing a dismal -25% per year, I found out George was a genius. If I had followed his rule of thumb, even during irrational exuberance, I would have slept better at night.

One of the reasons I love Monte Carlo analysis is that it gets the clients thinking about the possible range of returns they can expect — they stop looking at a dot on the target and become a lot more reasonable.

Takeaway: If you think your clients are looking at a 9% return, tell them, they can expect an average, annual rate of return between 6.5% and 9.25%. Give yourself and them some leeway. Tell clients that in any ten-year period there are likely to be 4 years where the returns will be about average, three years where they will be below average and three years where they will be above average. Remind them of this conversation later when the market is up and when it is down.

5. Use an IPS.

An Investment Policy Statement is one of the best tools you can use to litigation-proof your business. My favorite treatise on the subject was written by Norm Boone and Linda Lubitz, *Creating an Investment Policy Statement*. It is an online service

you can use to create an IPS for every client. www.IPSadvisorpro.com (An IARFC member benefit).

6. Manage expectations in relation to plan, not in relation to performance.

A common mistake I see advisors make, particularly if they are good at picking investments, is to get the clients' eyes on performance and comparing it to some standard bogies like the S&P. Now this is absolute lunacy in my mind — but it must be catching — almost every advisor I know uses this technique. The reason this is slow suicide is that you have your clients expecting something that you cannot control — you can never control the market or performance. You should get your clients focused on something you can control — like service. Getting your clients focused on performance, assures that more than 50% of the time, they are likely to be wildly disappointed with you.

Takeaway: To solve this problem, I teach advisors to use a full, comprehensive, financial plan, with a range of returns that will succeed in getting clients to their goals. That way the annual reviews focus on the plan and the returns in relation to the plan, not in relation to the market. The script would go like this: "Mr. Client, as you can see during the last year your portfolio has had a return of 4.5%, this is well within the range of 4 to 6% we were looking for in order for you to retire at the age of 65." Note, there is nothing in this script about the market.

7. Keep clients happy.

The most important lesson is saved for last. Over the years I have learned that if you keep your clients happy, you keep your clients. Happy, satisfied clients don't sue you. In fact they refer you scores of other clients.

I have found clients amazingly forgiving, if you just communicate with them and prepare them for the bad news. Clients hate surprises. So one of the reasons you need to prepare them for the possibility of down years is so that they will never be surprised. Keep communicating with your clients, during up and down markets, especially during down markets. Invite your clients to a few social events per year. Not only does this make work more fun — meeting with friends every day, not clients, it builds stronger relationships. Stronger relationships can weather the storm of bad markets.

Here are a few things you can do during a bad market:

- Call clients with this script: "You may have noticed the market has been dicey recently. I just called to see if you have any questions about your investments." Now it is important to say this exactly as written.

A much worse version of this script would be: "I was thinking about you and thought you might be worried about the down market — so I called to relieve your fears." The reason the second one would be a terrible choice is some of your clients may not be worried at all or may not even know the market is down - this speech could actually start them worrying! This is the last thing that we want to happen. So start out on a positive note, listen to their questions and then answer them — reminding them of our 4/3/3 rule, and this is one of the three years of below average returns. Also remind them of the range they need to reach their goal and that they are on track for meeting their plan.
- Another idea would be to do Saturday open houses during really bad markets. Invite all your clients to come to your office for coffee and doughnuts and during that time, you will be happy to answer any questions they have. The advisor I know who did this, said after three weeks he had to discontinue the Saturdays because all the nervous clients had been in and had their questions answered. No one showed up!

Takeaway: During down markets, when it can be uncomfortable to call clients and tell them they have lost money, pick up the phone. This is when you need to communicate more, not less. Focus on ways to keep your clients happy. It makes their life easier and yours, too. ☐

Katherine Vessenes, JD, CFP®, RFC®, is a nationally known author and speaker, focusing on sales, marketing, compliance and practice management issues for broker/dealers and advisors. Order her latest book: [Building a Multimillion Dollar Practice](#).

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Marketing Advisory Services to Unmarried Couples



Lisbeth Wiley Chapman

Marriage for same-sex couples in Massachusetts has raised awareness of all unmarried couples, as a segment of the market that most advisors understand but do not actively make an effort to reach. Same-sex couples, and in fact, all unmarried couples have many similarities in the financial challenges they present to financial advisors. The challenges have only increased, not decreased with the advent of legal marriage in Massachusetts and marriage-like status of domestic partners and civil unions in seven other states.

Some advisors have become specialists in creating “workarounds” to legal marriage, providing the same risk management and estate planning for unmarried couples as they would for legally-married couples. In addition, these advisors are now facing the challenge of the significantly increased complexities due to the differences in state laws for gay and lesbian couples.

Yet advisors continue to serve this market because it marries a great need with significant wealth. The entertainment conglomerate PlanetOut Inc. says that the gay and lesbian market encompasses 15 million loyal customers with \$610 billion in buying power. It estimates that gay and lesbian households are twice as likely as heterosexual households to have incomes over \$250,000.

Should advisors choose to approach this high net worth market segment, there are a number of ways to

proceed. Mainstream media has been reluctant, in the past, to use headlines with the words “gay” or “lesbian”. Instead, some publications will address this market by using the term “unmarried” couples. In a departure, InvestmentNews recently used a headline “Estate planning still tricky for gays,” presaging an acceptance for accuracy rather than using the word “unmarried” as code.

Nonetheless, it is the very sophisticated planning techniques and instruments needed to meet the needs of the gay and lesbian couple that are the content you need for marketing materials that will attract such clients. Think in terms that every solution you develop for a gay or lesbian couple is a story idea. Each story idea allows you to send information to the media that will help them focus on you as an invaluable source when they write about the financial and estate planning needs of this market.

In addition to the financial trade publications and national business publications, all of whom should be on your media list, there exist a wide variety of community publications for this market. In addition, there are organizations with newsletters or magazines designed to reach the gay and lesbian employees of

professions, industries and affinity groups. In large corporations, these publications are frequently published under the aegis of the Diversity initiatives. Your job is to find the diversity publications in your state that exist for attorneys, CPAs, and the diversity newsletters that go to gay and lesbian workplace groups at large corporations. Ask your clients whether their companies have such publications. Ask to see copies.

Talk to your gay and lesbian clients about how to gain greater visibility for your services with their community. As with all marketing efforts, concentrate on the professions, industries, or affinity groups that interest you. It could be health care professionals, or employees at multiple physician practices, consulting engineering firms, or big architectural firms. It could be groups who love Harleys, wooden boats, or antique cars.

Identifying the publications is the first step. Developing a pitch e-mail and story idea is the second. What matters is that you clearly describe a financial challenge and offer the solution to that challenge, all in a short letter. Here's an example, offered by Debra Neiman,

continued on page 22



CFP®, Neiman & Associates Financial Services, LLC, Arlington, Mass.

Your goal with this e-mail is to get the attention of the editor about an issue that will affect gay and lesbian employees and their partners after retirement. Assume that you are successful and such an article runs in the diversity newsletter of this large corporation. You now have created a reputation for yourself as a trusted expert interested in solving same-sex couple retirement issues, and you have created a great prospecting piece to send to prospects — the friends of your existing same-sex couple clients. ☐

Lisbeth Wiley Chapman, Ink&Air, delivers clients and assets to investment advisory & financial services firms through a blend of media and web communications strategies. She is the author of "Get Media Smart! Build Your Reputation, Referrals & Revenues With Media Marketing," a professional development program.

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beth_chapman@inkair.com
www.inkair.com

Dear Editor of Diversity Today XYZ Corporation,

You have a significant group at XYZ corporation whose life partners cannot be made the beneficiaries of your company's pension plan. This fact can be devastating if one partner's income is planned as a significant portion of the couple's retirement planning, but your employee dies shortly after retirement. If financial planning is not undertaken to protect both partners in retirement not just the employee of your firm, a beloved partner could face very difficult financial circumstances when expected retirement income stops.

Because XYZ Corporation doesn't recognize domestic partners, Joe Jones, employee at XYZ, would opt for a pension that is single life (the maximum benefit) that will end upon his death. If Joe's partner Steve Smith relies on Joe's pension here are three possible workarounds:

- 1. If Joe has a cash balance pension plan, he may be able to take the cash benefit (lump sum) and roll it into an IRA, whereby Joe can name Steve as his beneficiary.*
- 2. Joe can take the cash balance (lump sum) and purchase an immediate annuity based on joint life expectancy, thereby guaranteeing an income stream over both lives.*
- 3. Joe or Steve can buy life insurance [on Joe's life with Steve as beneficiary] equal to the amount of the annual pension multiplied by the number of years Steve would need Joe's income (could be through Steve's life expectancy).*

Your readers need this vital information. Please call me for further details. I am also available to make lunch presentations to your Diversity group.

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Business Mirrors Life

A Good Nap May Be All You Need to Get Ahead



When the phone stops ringing and you start getting anxious, what should you do?

Start looking for new ideas and markets? No, take a nap.

Why? Because if you don't, you'll invest hours, if not days, researching a new market when all you need is to stay focused on your current plan.

I hear you say, "My current plan is not working. I need to find something new and fast." Please don't panic, take a nap.

I used to recommend that business people take a walk. But I've learned that doesn't help. You just continue to hallucinate about those supposedly great new ideas. Then you dictate the ideas into your pocket recorder. Or you use your cell phone to call your assistant and send her into a frenzy. You tell her to forget about that direct mail letter and instead start Googling everything about _____ (fill in the blank).

Also you're so excited, you cross the street against the light and almost get yourself killed. That's why you need to take a nap. And you can't cheat. So don't have a pen and pad ready by your side to write down some supposedly great new idea.

Now I realize that I am assuming you, like me, work from home, and can easily find an empty bed at 2.00 in the afternoon. If

you are unlucky enough to work in an office, lock your door and hit the floor.

If you work in a cubicle, then you have to be creative. Or even better, find some exec that is at the shore for two weeks and use his office.

Many of my younger associates ask if they could use the time to train for a triathlon. They argue convincingly that swimming should be permitted. Why? Even if you let your brain work it's difficult to stop and start writing down all of those supposedly creative ideas.

Another suggestion from generation X'ers is to go out for a few beers with friends. Don't. The alcohol will screw you up. You'll believe that your new idea is a sure winner. And you'll end up returning to the office and handing in your resignation to start your own company.

I am from the old school. Don't try any alternatives, just take a nap.

If you don't believe me, read President Johnson's memoirs. He took my idea to the extreme. In the middle of the day, he would change into pajamas in order to fool his body. So if the President of the United States can check out for an hour of quality sleep, so can you.

We could also learn from our fellow business owners in southern Europe and

the Middle East. They close their businesses from 1 to 4 PM for a festive meal and a nap. So if it was good enough for Leonardo Da Vinci, it should be good enough for us.

I am thinking of calling my congressman to see if he would sponsor some new legislation. It's not outrageous. We now have the Family Leave Act which acknowledges that our lives are complicated and we need to have more flexible work schedules. And I am sure I could get the mattress and pillow lobby to sponsor the Nap Act legislation.

Imagine a few years from now. Every cubicle would be set up with those first class airline seats that turn into beds. The lights would automatically dim at 2:15 pm. And your broker's answering machine would say:

"Hi, this is Harry. Are you are anxious about the sudden drop in the Dow Jones Averages? Me too, that's why I'm taking a nap. You should too." ☒



Hesh Reinfeld

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

Contact: 412 421 8379
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Get Your News Releases Distributed Free!

You can have your news releases distributed free. A large number of organizations are available on the Internet that offer this service. All of these groups charge for their services. However, about a third of these companies offer “some distribution” for free. And that “some” is most likely more than you are getting now, so check these out.

But take your time and carefully consider each of these services. Most all of these organizations have sites that are confusing, difficult to understand, and problematic to navigate. Some offer technical support and other services, including writing and editing, all for a fee. Even skilled PR people consider many of these services to be headaches with which to work.

Personally, I recommend PR Leap, having used them since they began in business. They are “good people.” PR Leap was the first news release distribution service on the Internet.

For an example, use your browser or Google to search for: [PRLEAP IARFC](#)

You’ll see three releases, one on FAlegal’s liability insurance, one on the election of Steve Bailey as IARFC president and the most recent one about the new Michigan sales tax on investment advice and financial planning.

We are talking about “news releases” and not “press releases.” The electronic media is not considered press. And the electronic media now outnumbers the printing press-related media. News releases are now also called “media releases.” Thus a “Press Kit” is now referred to as a “Media Kit.”

All of these news release distribution services offer some type of guidance for writing, editing, submitting, viewing release stats, setting-up an account (for free or for pay) and so-on. You can arrange to have your release targeted by category, date, city, state, region, zip code, country, etc.

Representatives with four of these services told me they maintain lists of professions they reject most and, unfortunately, financial planners, are

among the most rejected. The reasons they gave me are:

- **Too much puffery,**
- **Poorly written copy,**
- **Lack of specific facts**
- **Not using the proper format and procedures.**

Once accepted, properly executed news releases are distributed to and then may be used by wire services, XML, Satellite, WAP, syndicates, E-mail, Custom Feeds, Media Databases and Archives, Search Engines, and other sources.

“Fast-Track” Tips For Helping Your News Release Attract Media Usage

Remember that you are writing your news release for the media that receives it. Do not write a news release just for your ego satisfaction.

Resist the temptation to say that you are internationally famous. A news release forum is not the appropriate medium to disseminate advertising. So don’t attempt

to get free advertising via news releases. A news release is not an opportunity to obtain free advertising. Your news release – like anything the media accepts and uses – must be qualified on a legitimate news, education, information, or entertainment basis.

If you want the free distribution service you must be reasonable and professional about this. Thus you must follow their rules and you can not dictate. You can dictate in your office and to your employees, but not to anyone in the media. If you can not comply with these rules then you should forget about getting some distribution for your news releases at no cost. Here are the generally accepted requirements:

- Be honest, accurate, and truthful.
- Address your audience, the media, appropriately.
- Use a powerful, attention getting, opening.

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Avoid These News Release Blunders

Here are the “top ten blunders” that will prompt media people to reject your news releases. It is very important for you to be most attentive to these guidelines, since they mark you as an amateur trying to take advantage of their services.

1. Failure to be honest, accurate, and truthful.
2. Writing a sales pitch that is not directed to your ultimate prospect.
3. Being flagrant. Exclamation points and asterisks detract from your message by damaging your credibility.
4. Using UPPER CASE characters.
5. Do not use excessive or abundant industry jargon.
6. Avoid content issues such as insufficient detail and not being concise.
7. Failure to limit your copy. One manuscript page, or 500 words, is most desired and the most often used.
8. Not making certain that necessary symbols are accurate and included, such as: ©, ®, ™, etc.
9. Failure to include correct contact information, one that will immediately result in an appropriate human, not a recording.
10. Failure to indicate that additional information is available online. Include this in your release or contact information.

- Lead with your best “grabber.”
- Identify your angle quickly and make it different and interesting.
- Communicate your story succinctly.
- Human interest has the strongest appeal.
- Eliminate excess. Cut repetition.
- Be direct. Get to your point. Be precise.
- Use facts and specifics.
- Describe your company and activities without embellishing.
- Present your persona in proper relation to your desired perception.
- Explain all acronyms.

Sites for Services that Distribute News Releases

www.prleap.com
www.prweb.com
www.pressflash.com
www.pnewswire.com
www.prwebdirect.com
www.sbwire.com
www.theopenpress.com
www.billhartzer.com
www.hotmicrocap.com
www.free-press-release.com
www.dbusiness.com/pressrelease.htm
www.softwaremarketingresource.com
www.pressreleasenetwork.com
www.macgo.net/news/submit.php
www.devpress.com/addNews.html
www.betanews.com
www.softpressrelease.com
www.devarchive.com
www.ideamarketers.com
www.i-newswire.com/submit_free.php
www.afreego.com
www.hspstreet.com/pr
www.marketwire.com
www.mediapost.com

www.baygo.com/press
www.urlwire.com
www.webwire.com
www.press-base.com
www.newspad.com
www.creativecommons.org
www.emediawire.com
www.businesswire.com
www.pressmethod.com
www.click2newsites.com
www.newswire.ca
www.cdn-news.com
www.malebits.com
www.internetworldstats.com
www.forrelease.com
www.groupweb.com
www.prfree.com
www.openpress.com
www.downloadjunction.com/submit_press_release
www.majon.com/advanced/advanced-pr.html
www.paressreleasenetwork.com
www.ideasiteforbusiness.com/cpress1.htm
www.media-press-release.com
www.promaxum.com/promaxum_newsflash.html/
www.prudentpressagency.com
www.dime-co.com
www.webazar.com
www.software-review-center.org/act/addnews.php
www.searchwarp.com
www.tmenet.com
www.bizeurope.com/pressrelease.htm
www.suymbcity.com/new/public
www.programmersheaven.com
www.ourworld.compuserve.com
www.press-release-writing.com
www.seo-pr.com
www.internetwriters.com
www.gebie.com
www.XpressPress.com

www.imediafax.com
www.earthvision.net/market/addstory.cfm
www.webnewswire.com
www.opportunityupdate.com/articles
www.inetnewsbureau.com
www.ereleases.com
www.24-7pressrelease.com
www.threadwatch.org
www.eworldwire.com
www.aflhy.com
www.articlecity.prwebdirect.com
www.newslink.org
www.editorandpubsiher.com/ed
www.pressbox.co.uk/cgi-bin/links/add.cgi
www.bizeurope.com/pressrelease.htm
www.pr-scotland.com/addpr.htm
www.e-syndicate.net
www.our-hometown.com
www.emailwire.com
www.africenewswire.ent
www.express-press-release.com
www.prbot.com
www.addpr.com
www.click2newsites.com/press.asp
www.profnet.org/press.html
www.mediapeak.com
www.softwarewire.com

If you select one, or more, from the above group, and follow the directions contained here then your news release could be going, at no cost for you, to search engines, news wires, and web sites that supply the world's professional editors, writers, and producers who are responsible for content used by the world's media.

You should also arrange local Internet search optimization for your market area. ☐



Forrest Wallace Cato
RFMA, RFC®

*Forrest Wallace Cato, RFMA, RFC® has over 25-years experience as a multi-national Media Advocate for financial professionals. He is former Editor-In-Chief of **Trusts & Estates**, the **Journal of Wealth Management** and **Financial Planning** magazines.*

*Cato wrote the Introduction to the classic book, **How To Sell Your Way Through Life** by Napoleon Hill, author of the all-time best selling motivational book **Think And Grow Rich**. He presents **The Cato Award** at the IARFC Forum and writes a column for **Advisers** magazine. As a media advocate he helps financial advisors receive the local publicity they deserve by promoting and publishing their services in an effective manner. Cato polished his education at Oxford University in England, but you'd never guess it from his southern drawl.*

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Grow Your Practice

Place Calls-to-Action on Your Website



It used to be enough to have a personal financial website for credibility and a positive professional image. This certainly remains an important function, but there is so much more that a website can do to help you grow your practice. Despite the competition for online visibility, you CAN get your site positioned high on the search engines, and you CAN attract new business. And most of the online marketing tactics that are explained to owners of IARFC websites don't cost a dime.

Many financial professionals are not satisfied with the amount of new business that they get from their websites. Perhaps they had unrealistic expectations, thinking, "If you build it, they will come." Or perhaps they have difficulty finding the two or three hours a week to spend on Internet marketing activities, or the resources to contract for these services. Or maybe they just don't know where to start.

If you are dissatisfied with the number of leads generated by your website, you may actually be attracting some new business, after all, but may not have a good way to track it. Even if you are following the recommendations for driving traffic to your site, you may be suspicious whether

the efforts are worth it. Whatever your situation, attracting visitors is not enough. Once they get to your site, you need them to take some sort of action in order for you to capture their contact information for follow-up calls.

What should Your Site Visitors to DO?

This may seem like an obvious question, but it helps to consider it from your website visitor's standpoint. When you look at your site, is it obvious what a visitor is expected to DO? "Please browse my website" does NOT cut the mustard. You literally only have a few seconds to engage the visitor and to persuade him or her to take an action. Web marketers refer to your level of success as "Website Conversion Rate" or "Internet Response Rate."

If you have an IARFC website, you already have built-in response tools with the Quote Requests that appear in your menu bar. This is a start, but there is much more that you can do. The visitor may not even notice that nice list of options in your menu. If your goal is to get people to click on those items, your headline and graphics need to capture their attention, and home page text should direct them there. Additional graphics can also highlight the options. Redundancy is the

"name of the game" with website content. Give people several easy paths to the same action.

More Action Suggestions

What if a visitor does not want to request a quote for insurance? Are there other, compelling offers that you can extend? The goal is to guide your visitors by leading and nudging them to the action you want them to take. You want to make the action as easy as possible. Here are some more ideas for calls-to-action:

- Request a free report
- Subscribe to your free newsletter
- Sign up for a free webinar or tele-seminar
- Request a complimentary Retirement Planning Analysis
- Order a free audio download
- Get a free workbook that helps organize their finances
- Respond to a survey (People love to share their opinions.)

Notice the frequent use of the word "free." This is a word that should never be used in an e-mail because it flags the spam filters. But you can certainly use it on your website. Use the "Response Form" on your IARFC website to further persuade the visitor to give you their contact information. You should also include the option to call you, and PUT YOUR PHONE NUMBER on your home page. It is surprising how difficult it often is to find a phone number on a website. Make it extremely easy for people to contact you.

A Plain Sign-up Form Is Not Enough

Many sites make the mistake of assuming that because someone clicked on a request form, the person has already been "sold" on filling it out. You should reinforce your compelling offer on the form itself. People don't generally like to fill out forms. Unless you keep them motivated, and continue to persuade them that it's worth the effort, you'll lose a number of "close calls."

On an IARFC website, the Response Form can be customized with colorful graphics and persuasive copy. But do make sure the top portion of the form, itself, appears "above the fold." In other words, you do

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not want your visitor to have to scroll down to see the form. Many studies have shown that this would decrease the number of responses.

Focus on Benefits

Even if you are offering something completely free, you still need to persuade the visitor to fill out the request form. So remind him or her what they will gain by acquiring your offer. This means resisting a simple list of what the “free report” includes, and instead saying something like, “You will learn how to...”

One trick that marketing writers use is the liberal inclusion of the words “you” and “your.” For example, instead of saying “Contact us,” the copy might ask, “Why not see for yourself?”

Persuasive Copy Takes Talent

Well-written marketing copy on your website will make a huge difference in whether visitors respond to your calls-for-action. Invest in hiring a freelance copywriter to craft your message. An easy way to find someone is to go to www.craigslist.org, select your city, and select “Services > Writers/Editors.” You’ve gone to a lot of trouble and significant expense to set up a website. Make it work for you. ☐



Sylvia Todor

Sylvia Todor is the Marketing Director for Financial Visions, an IARFC technology partner that creates affordable, high-content websites. To view the website service that hundreds of RFCs are using to connect with prospects and clients, visit www.iarfcwebsites.com.

Contact: 800 593 9228
Sylviat@financialvisions.com
www.IARFCwebsites.com

IARFC Member Services



Why have thousands of Financial Professionals turned to Copytalk to take their business to the next level?

They enjoy increased productivity, save time, and improve compliance by using their phone to document their client/prospect meeting notes, letter drafts, to-do lists, and more. Speaking notes into a phone immediately after each meeting allows them to easily capture more detailed information while it is fresh on their mind. **IARFC has partnered with Copytalk to help their members improve their practice!**

The most successful financial professionals have one thing in common; they know EVERYTHING about their clients... their likes, dislikes, hobbies, kids' names, and more. According to Paul Morrison, V.P. of Sales and Marketing for Copytalk, “Our clients tell us that Copytalk improves client relationships. The stronger the relationship with prospects/clients, the more likely financial professionals can build trust, develop the best financial plans, and create clients for life!”

Copytalk is as simple as 1, 2, 3:

1. Pick up your phone, speed dial Copytalk and dictate the details of your client/prospects meetings
2. Copytalk transcribes the message and returns the text back to you and/or your Assistant via an email or secure web site within a few hours.
3. You and/or your Assistant can then easily copy and paste the text into your current client management system or print for the files for future reference.

Let’s also not forget compliance. Producers understand the need for documenting each client and prospect interaction, but it’s not easy to accomplish that in a detailed, accurate, and efficient manner. “What Copytalk clients tell us,” says Paul Morrison — VP of Copytalk, “is that they use our service for the productivity and relationship building benefits, and improved



Here is just one example of the impact of Copytalk:

“In the last year, my practice grew 86%. Copytalk played a key role in contributing to that growth. Imagine... a compliance tool that actually helps productivity and sales! I recommend it to anyone looking to take their business to the next level.”

– Cindy, Prosperity Planning, Inc

compliance documentation is the icing on the cake.” Since notes are documented immediately after each meeting, and spoken instead of written or typed, they are more detailed and this translates into more in-depth profiles on clients/prospects, better organization, increased productivity for the producer and/or their assistant, and better documentation for compliance.

Copytalk is a monthly service with unlimited use per person and NO long-term contracts. Through the **IARFC relationship**, you get a discounted flat-rate and there are no long term contracts.

Call Copytalk at 866 267 9825 for more information or to go to www.copytalk.com/IARFC. Sign up in and ask how to get a free month! Be sure to mention **IARFC** to get your discount. ☐

A Message from the Founder



Jack Gargan, RFC®

Well, I have a few spare moments so I will continue my journal of adventures in Thailand. There are SOOOO many interesting and exciting things to report on I hardly know where to begin! I think for now I'll just comment on random thoughts about the country and its people.

As I have already mentioned, the people are a delight! So friendly, honest, polite, clean and all the other nice adjectives. Serious crime is minimal, especially out here in the country. Everyone has really made me feel welcome and I already have my own "extended family" who make sure that I am well provided for and are available for ANY help I may want or need. There are many foreigners ("Farang") in this area, at least half a dozen in this small village alone. Most are from Europe. I am the only American.

I bought a car as I found out very quickly that it is an absolute necessity unless I am willing to "go native" and ride the busses, motorbikes, tuk-tuks and other forms of local transportation (which I am NOT!). I also plan to explore the country and a car is the only practical and relatively inexpensive way to do it. Used cars with as much as 100,000 km cost nearly as much as a new car, so I bought a new, very basic Toyota Vios for 505,000 Baht (about \$15,000 US). It has AC, stick drive, radio, power windows, brakes and steering, and gets excellent gas mileage — a real help with the high energy costs here.

Last weekend I drove up to the Mekong River on the Laotian border with 9 members of my extended family (driving in 2 cars) and had a picnic at a riverside park and restaurant. It was quite an interesting experience. I got some great pictures of that HUGE river (even as far as

we were from it's end in Viet Nam). Also shots of the mountains and countryside on the way there.. I will try to learn how to put those pictures on the computer so you can get a better idea of things here.

The highways and roads here are really good, for the most part. All the roads connecting the major cities are mostly four lane divided highways. Not quite as good as the U.S. interstate system but comparable to major U.S. roads like U.S. 1. The secondary roads are also nice and well-maintained, though just two lanes for the most part. Local roads can be a problem in spots with some sections hundreds of feet in length full of potholes. As I mentioned in an earlier report Thailand is quite big, about the size of France or Alabama, Georgia and Florida combined (maybe a little larger).

While most people just LOVE Thai food, I have to admit I cannot adjust to it. Far too spicy for my taste even when I request "no spices!" It is also VERY different from "Western" food, so I load up on "Farang" food like, Campbell's Soup, Corn Flakes and Cheerios, Spam, pancake mix, canned spaghetti and vegetables, etc. whenever I am at a superstore in Khon Kaen or Udon Thani (two very large cities about 70 to 90 miles on either side of my village of Srichumphur). Of necessity, I still eat a lot of Thai cooking, mostly chicken and pork and noodles. There is a Pizza parlor in Chum Par, a city of about 20,000 some 30 km south of here on the way to Khon Kaen but the two times I have stopped by to get pizza, the place was closed. That's another thing about Thai lifestyle: While the people have an extremely high work ethic, and EVERYBODY works at something, when they have an errand to run or something they think is important to them, merchants simply close their shop and do their thing! Most shops are open long hours, 7 days a week. And, you have not gone shopping until you go to a Thai "market". It's like a HUGE flea market with many little booths under a semi-permanent tin-roof structure. There you can buy ANYTHING, and I do

mean anything. And what bargain prices! Nice leather handbags for 2 and 3 hundred baht (6 to 9 dollars, US). Shorts and jeans a buck a pair, good padlock 69 cents. You want it, they got it. The other day I wanted to teach one of my family's 10 year old daughter the habit of thrift, so I decided to buy her a piggy-bank. I wondered if they even knew what a piggybank was in Thailand. I was told I could get one at the market in the next town North of here and was absolutely amazed that this little shop not only had 9 or 10 different sizes of piggybanks, but also had bear banks, kitty banks, zebra banks, elephant banks and God only knows how many others piled on shelves at the back of the "store"!

Every Friday morning a traveling market appears a block away from my home. From a vacant field the night before, by 6 AM there magically appears a HUGE tent city thronged with buyers and sellers and food vendors. By noon it has just as quickly disappeared to set up again in the next village.

By the way, I just found out that my address, 444 Ban Wangpheum, Amphur Srichumphur, Khon Kaen 40220 (or is it 20440?) whatever, Thailand, does NOT mean I live on Ban Wangpheum street. Ban means "village" in Thai, so I am house number 444 in the village of Wangpheum in the Amphur ("district") of Srichumphur, in the Province of Khon Kaen. The houses on either side of me are not 442 and 446. They could be any number!

The postman really has to know where the heck in town each house number is! I'm sure it is different in the big cities.

Well, this is getting a bit longer than I had planned, so I had better stop here and continue in the next newsletter.

Cedar Key Jack ☐

Contact: cedarkeyjack@yahoo.com
www.sunidakuvanant.com



IARFC Mediterranean Cruise Conference

CE at Sea in the Cradle of Civilization



The Culture

The Mediterranean is famous for its countless contributions to the arts, architecture, science, drama and philosophy. The works of masters like Michelangelo, Da Vinci, Plato and Homer have left their indelible impression. The Mediterranean is home to where it all started. And there's no better place to discover the unique and magical part of the world than on board a Royal Caribbean Cruise.

The Cuisine

In the Mediterranean, food is another way to savor and celebrate life. Dining is one part fresh food and one part social occasion, and has been that way forever. This no place to eat and run. And once you've tasted authentic spaghetti Bolognese or saffron-laced paella accompanied by a glass of hearty rioja, you'll understand why the dining experience is one of the many attractions of a cruise to the Mediterranean.

The Climate

The forecast calls for sunshine, followed by more sunshine. The Mediterranean is blessed with a warm, subtropical climate. This means that most of the year you can expect clear skies and dry, comfortable days. This makes the trip to the beach at one of Royal Caribbean's many resort towns or island ports of call an excursion not to be missed. But don't forget your shades and your sunblock.

The Cruise Tours

There's no better way to fully experience the culture and cuisine of a region than with a cruise tour. Experience the allure of Nice, the sophisticated playground of the rich and Eze, the mountaintop enclave with supreme views. You'll drive along the Lower Corniche Road from the Citadel of Villefranche to the city of Nice where you'll visit this beachfront jet set city. Or take a wondrous journey through the lush Italian countryside of panoramic Palermo.

The Conclusion

Rediscover the simple pleasures of the Mediterranean on the IARFC Mediterranean Cruise aboard Royal Caribbean's Voyager of the Seas. You'll treasure and celebrate every hour of every day. The attentive service staff will anticipate your needs and indulge your whims.

Ports of Call

Barcelona, Spain

Formerly a sleepy Spanish city, Barcelona has recently been reborn as an eclectic fusion of the modern and medieval. Seek inspiration from the creations of its modernist architect, Antonio Gaudí, or the Picasso Museum. Or, take in the breathtaking cathedral in the Gothic Quarter.

Nice and Villefranche, France

Part of the Côte d'Azur, Villefranche offers long, sandy beaches, terraced café and world-class cuisines. The city of Nice is situated at the foot of the Alps. Stroll the ultrafamous Promenade des Anglais or see masterpieces by Matisse, Renoir, Monet and Chagall. Don't miss the onion, anchovy and olive tarts known as pissaladières.

Pisa and Florence, Italy

Founded by Julius Caesar himself, Florence is known as the birthplace of the Renaissance. History and art shake hands in this picturesque land, where masterpieces like Michelangelo's David can be seen in the city's many museums, churches and galleries. The city is known for its simple and delicious cuisine made from the freshest ingredients.

Rome (Civitavecchia), Italy

Centuries of breathtaking history have shaped the Eternal City. From the ancient halls of the Colosseum, where Roman gladiators once walked to Michelangelo's opulent frescoed ceiling in the Sistine Chapel, the beautiful layers of Rome's intricate past lead many to consider it the premier European destination.

Naples and Capri, Italy

Located on the southern coast of Italy, Naples has spectacular scenery that attracts artists from around the world. From this key spot, you can embark on a trip to the ruins of Pompeii or shop the many boutiques of Sorrento. You may work up an appetite for one of Naples' greatest delicacies — pizza — invented to honor the Queen of Italy in 1889.

Palermo (Sicily), Italy

The Phoenicians created Palermo, which means "surrounded by rocky cliffs," in the 8th century B.C. Rich in history and works of art, Palermo will amaze you with its variety of architectural styles — Byzantine, Arab and Norman influences are blended in many buildings — reflecting the many nations which have ruled this small island over the centuries.

For more information, contact the IARFC at 800 532 9060 or info@IARFC.org



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web
www.IARFC.org

New IARFC Members

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Gayatri Baksh, Trinidad
Jalpa Vinod Broker, India
Alex Sebastine Cardoz, India
Wichai Cheewasirungrueng, Thailand
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Chandrakant Mahadeo Waingankar, India
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John F. Wood, VA
Michael Min Yang, CA
Chad P. Zitzelsberger, MI

Members Who Recommended New IARFC Members



**Referrer of the Month
Ed Morrow**

Patrick Dodds
Jim Lifter
Bob Miller
Ed Morrow
David Stitt
Jeffrey Rattiner
Patrick Wilson

the Register

International Association of Registered Financial Consultants

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