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**DON'T MISS:** Client Community Event With Bob Shiels: 6-9 p.m. **April 23**  
 Bootcamp 9 a.m. to 5 p.m. **April 23**

## A THOUSAND-YEAR SLEEP THE MAYA'S STONE CITY OF TIKAL

The ancient Maya city of Tikal slept quietly, but not completely forgotten, beneath a dense blanket of jungle in Northern Guatemala for nearly 1,000 years before it was rediscovered.

Once a major cultural, economic and military hub of the Maya civilisation, Tikal is thought to have been established as such by around A.D. 750, but some structures date back to as early as 200 B.C. The city is thought to have been deserted suddenly sometime before the 9th Century A.D. Although historians believe native people knew of the stone city deep in the jungle, it wasn't until after an official expedition by Modesto Mendez and Ambrosio Tut that information on the location of the site was published.

Among the thousands of stone ruins, traces of the powerful and culturally advanced city remain in the temples, palaces and centres which are unmistakably sporting arenas. There are several stone monuments that stand out tall among the canopy of trees; the highest pyramid, Temple IV, towers at 212 feet.



One can't help but imagine an ancient Maya astronomer perched high upon these monuments and gazing at the night sky, creating detailed records of the cosmos. The Maya people are responsible for developing a detailed system of calendars from these observations.

Tikal became a national park in 1955 and a UNESCO World Heritage site in 1979. Tikal, and the diverse natural reserve that surrounds it are the pride of Guatemala. Archaeologists are continuously excavating more structures beyond the 10-mile radius that has already been brought out from beneath the overgrowth. Still, only a small fraction of the city has been revealed.

## UPCOMING EVENTS

Edmonton Boot Camp  
**April 23 & 30**  
 Radio Edmonton **April 16**  
 Radio Calgary **April 30**

# THE BANKERS' SECRET

[www.McGuireFinancial.ca](http://www.McGuireFinancial.ca)

780-462-1289

April 2016



## OF WINDMILLS AND FINANCIAL PLANNING SPRING BREAK WITH EQUITABLE LIFE

*Just because people have spring break on the brain doesn't mean we're slowing down at McGuire Financial. In fact, March and April have been especially busy. Luckily, we'll have a chance to mix work and play this season.*

First, we kicked off March with a trip to Phoenix, Arizona, for ICON 2016. ICON is a huge annual conference put on by the makers of our client management software, Infusionsoft. This year's event was very interesting. We met great people and networked with old and new colleagues.

But we're not done travelling yet. As I write this, Jayson, Winnie Lau and I are getting ready to fly to Amsterdam for Equitable Life's Leaders' Conference. This year, Equitable Life rewards the top 40 financial advisors in the country. This year, the conference will be held in Amsterdam Holland. At the awards dinner, Equitable Life will catch us up on the company's success, and they'll award six outstanding individuals. Jayson and myself are two of the six.

If you think breaking the top six is tough, know Equitable Life's top 40 selection process is also rigorous. So we're proud to have three people from our firm be a part of this event. Jayson and I knew we qualified several months ago, and we knew more people at the firm were close to the mark. In the end, our final spot went to Winnie. So many others came close, so we'll see if we can't get more people from our firm at the next conference.

Together, the three of us will stop at beautiful ports on the Avalon Visionary®. And since none of us have been to Amsterdam, it should be a great experience. As for my wife, Margaret, and I, we'll take time outside the conference days to explore the land for ourselves. We plan to visit Munich and take some historical tours. More importantly, though, we're taking a train to the Porsche Museum in Stuttgart. We'll tour the premises and have dinner there, but we'll also take a Porsche Boxster out for a three-hour spin on the autobahn. I can't wait to see how fast it goes!

Personally, I'm looking forward to a great trip. I've heard the Amsterdam spring isn't typical suntan weather, but I'm willing to overlook that. More than the vacation, it's important to me that so many advisors from McGuire Financial Group are recognised by Equitable Life. It's a great honour, and I hope to see more of our people at the next Equitable Conference.

I'll let you know how our trip went after we return — there will surely be stories to tell.

Happy spring!

*-Glen P. Zacher, CFP*

# WHAT'S BETTER FOR YOU: SEO OR PPC MARKETING?

*In the world of online marketing, two giants still dominate the field: search engine optimization (SEO) and pay-per-click (PPC) advertising. As with any kind of marketing, your goal with SEO and PPC is to reach prospects.*

If you're a local business with a physical location, you'll want to key in on local SEO to get your website ranked highly in the local organic search results. It's important for you to rank for keywords that include your location and your industry. You can also compete using PPC ads, which consist of paid advertising displayed on the top and side of the organic search results in Google.

If you want your ad displayed "above the fold" (the results before scrolling down), it's smart to go with PPC ads, as they take up the most screen real estate on the results page. Another clear advantage of PPC is that you get visibility pretty much immediately — with SEO, it can take three to six months or longer to see any noticeable progress.

SEO can be a fantastic long-term ROI if you get on the first or second page of results, but Google changes its algorithm

often — and one tweak to their algorithm could erase years of deliberate SEO effort. You have no guarantee that your SEO strategy will pay off, especially in a competitive niche, which will always make high spending on SEO a risk.

However, with PPC, there's no guarantee that you'll get conversions, and you only get leads when you're willing to pay for them directly. The moment you stop funnelling money into PPC ads, that's when your lead generation stops. But PPC gives you very clear metrics: how much you're paying for each click, how many leads you're seeing, and how much revenue you're generating as a result. It's gotten a lot harder to accurately determine the results you're getting from SEO, because Google isn't transparent with its algorithm.

In the end, it's not an either/or situation. You should determine how SEO and PPC both fit into your marketing plans. It's always beneficial to have a site that ranks well in organic search results, as it lends you credibility that PPC never will. However, it can be a crapshoot to rely on organic traffic, especially when you're new to SEO, so filling in with PPC ads can give you a steady flow of traffic along the way!

## ASK NOT WHAT THE MARKET CAN DO, PART 1 FREE MARKETS DON'T SOLVE PROBLEMS, FREE THINKERS DO

When social problems arise, there is a misplaced belief that the market, if free, can bring about a solution to that problem. But no market, free or otherwise, can think for itself. It's a product of what people do with it. Free markets don't solve social issues, but they do give us the opportunity to better serve one another in ways that will solve problems.

In the first of our two-part series, we'll examine how people can help the free market, and not the other way around.

### THE MARKET DOESN'T SOLVE PROBLEMS — PEOPLE DO

As economist Murray Rothbard put it, "The 'market' is not some sort of living entity ... The 'market' is individual acting." In the face of social issues, too many believe the solution is government freeing the market of all regulations and leaving it to its own devices.

What should be believed, though, is that a free market is only as good as the individuals who use it to find new ways to help their fellow man — individual entrepreneurs, innovators, workers and capitalists. The market is but a tool. It requires hard-working people willing to use it to solve societal issues.

Relying on the government to unnecessarily free our market from regulation is called the 'What Should Government Do?' bias. But the bias doesn't work, because the market isn't a government policy that our officials bar from solving societal problems. Solutions can't be established by the market; they are established on the market.

Stay tuned for next month's issue of The Bankers' Secret newsletter, where we'll discuss part two of our series: the Market-Incentives myth.

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## INFINITE BANKING FOR AN INFINITELY BRIGHT FUTURE FOR GENERATIONS TO COME



ever-increasing tax-free generational wealth transfer, which is practiced by the wealthy every day, is one of my favourite attributes of this personal banking system.

I am an engineer by trade and an owner of three businesses. I served in the Canadian Air Force for 20 years. The Infinite Banking Concept captured my analytical mind, my entrepreneurial spirit and my desire to serve others. I soon realized that it was my duty and my purpose to help others discover this powerful and life-changing banking process. That was what prompted me to join the McGuire Financial team and grow and develop with them to help spread a message that every Canadian needs to discover. When people do discover this concept and the light bulb goes on, the sense of accomplishment and fulfilment is incredible.

My wife and I attended the first Infinite Banking Concept course that was offered by McGuire Financial in January 2011. As soon as we understood the power of the concept, we became privatized banking practitioners as soon as we were able. We are comfortable and confident that our financial futures — and particularly the futures of our children and every generation thereafter — are very bright indeed. With discipline and patience, we will not have to worry about money for our retirement, and all of the financial needs of our children will be taken care of. The

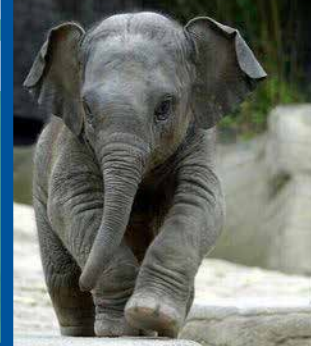
The Infinite Banking Concept and McGuire Financial have changed my life and have ensured the financial well-being of my family for generations to come. The legacy that my wife and I will leave behind is overwhelming, and I am thankful every day that I was given the opportunity to discover Infinite Banking and to help others discover it too.

Best Regards,

George Roth

## HAVE A LAUGH ON US!

CAN I BORROW A SUITCASE



I ONLY HAVE A LITTLE TRUNK



Take your son to work day



## 10-MINUTE MISO

In the mood for a home-cooked soup? Enjoy this quick and easy miso recipe all year long!

### INGREDIENTS

- 2 tablespoons grated carrot
- 1 scallion, thinly sliced
- 2 tablespoons finely diced silken tofu
- 1 tablespoon white miso
- Smoked salt furikake

### DIRECTIONS

Combine all ingredients in a travel mug. To serve, pour 8 ounces boiling water or bone broth into the cup and stir until miso is well blended. Let sit 2 minutes before eating.

Calories: 60

Fat: 1.5 g

Saturated fat: 0 g

Recipe courtesy of [bonappetit.com](http://bonappetit.com).