

THE BANKERS' SECRET

www.McGuireFinancial.ca

780-462-1289

January 2016

McGUIRE
FINANCIAL GROUP



A LIFE OF MANY INFLUENCES

In most parts of the world, people simply ate, but the French, they dined. The basic notion of a restaurant, where diners sit down and are presented with a menu of dishes, was influenced by the French in the 18th century. In fact, you might be surprised to find many modern dishes were influenced by French cuisine — it was the foundation for dishes and flavor combinations we know today.

As a certified Chef de Cuisine® with 23 years of experience in the restaurant industry, my own cooking was heavily influenced by these basics (which is why I still enjoy cooking French cuisine today). Without the foundation, the act of just eating could never transform into the five-star dining experiences available today. You could say the same thing about financial advising.

When I first pursued financial services professionally, I was but a student. I had a passion for money — or rather, a passion for studying it and understanding how it works. I managed my own money and my family's money well before spending some years in private financial practices and banks. That was my financial foundation.

Working in a bank, helping people invest their money and acquire loans and lines of credit further convinced me that I needed to be more than a student of finances. So I became a Certified Financial Planner in 2000 (in addition to other accolades

and achievements) and opened McGuire Financial Group in 2005. I came to the financial planning marketplace with a realistic platform of offering my clients expertise in investments, insurance products, debt management, and the hallmark of our practice, the Infinite Banking Concept® (which you can learn more about on page 3).

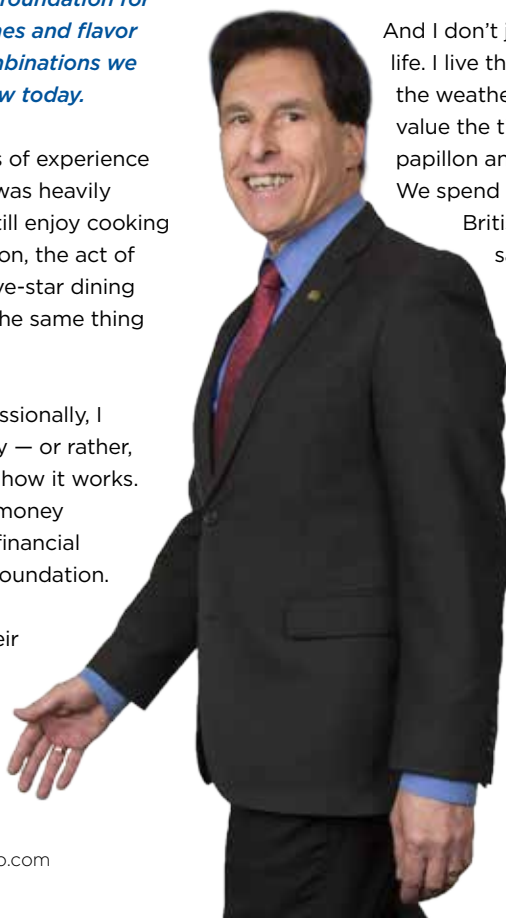
All together, each branch of our financial service satisfies my overall passion for helping people achieve their financial dreams, the same way French cuisine satisfies my passion for cooking. With an understanding of flavors and ingredients, I can create amazing dishes. With an understanding of money and knowledge in banking, I've taught my clients how to take control and be their own banker to create the amazing life they always wanted.

And I don't just teach the principles of living a fulfilled life. I live them too! I enjoy fishing and camping when the weather is right, and a round of golf now and then. I value the time I spend with my family — my wife and the papillon and Japanese chin dogs we raise and she shows. We spend as much time as we can in sunny Kelowna, British Columbia, touring wineries and otherwise savoring every day.

At home or in the office, I'm in the people business. Still a student at heart, I relish the opportunities I have to meet with clients and speak to them about their experiences and dreams. This newsletter itself is an extension of my desire to engage and communicate, and compliments my in-person meetings like sauce compliments an entree.

To health and happiness,

- Glen P. Zacher, CFP



WHAT EINSTEIN HAS TO TEACH YOU ABOUT TIME MANAGEMENT

A wonderful Albert Einstein quote illustrates the “relativity” of time passing thusly: “Put your hand on a hot stove for a minute, and it seems like an hour. Sit with a pretty girl for an hour, and it seems like a minute. That’s relativity.” And you know what? In describing real time, he’s absolutely right!

“

Take the first 15 or 30 minutes of your day to plan. Without a time plan, your day hasn’t officially started — consider it the most important 15 minutes you’ll spend on any given morning.

When it comes to most time management systems, they go by time as dictated by a clock. The problem with relying on clock time is, you don’t perceive the passage of your day in lock-step with hands of your timepiece. How fast or slow time elapses for you is completely different depending on the activity you’re doing. In acknowledging this, you have the opportunity to change your approach to time management and get things done!

First things first: Take the first 15 or 30 minutes of your day to plan. Without a time plan, your day hasn’t officially started —

consider it the most important 15 minutes you’ll spend on any given morning. When you’re plotting out what needs to get done, remember that to-do lists are difficult to manage. Instead, assign calendar blocks to each of your tasks, including both start and end times for them. Then have the discipline to keep those appointments.

While planning, keep in mind the disconnect between clock time and real time. In knowing that some activities will feel slower or faster, it’s up to you to calibrate how long different tasks will actually take. And don’t forget about focusing on what’s important. Generally, 20 percent of your actions will produce 80 percent of your results.

Lastly, don’t forget about the energy suckers that eat up a lot of clock time. Everything from social media, to email, to people stepping into your office to ask questions. Block out stretches of time where you work without distractions of any sort. Keep it up, and you’ll amaze yourself at how much control you really do have over your time!

HAVE A LAUGH ON US!

I’m going to attempt to drink less coffee and more water...pffttt...bwahahaha... sorry I can’t even say that with a straight face. mmmm coffee!!!!



your eCards

I’m opening a gym called, “Resolutions.” It will have exercise equipment for the first 2 weeks and then turn into a bar for the rest of the year.



some eCards



TURKEY a la King WITH RICE


INGREDIENTS

- 2 tablespoons butter
- 1 ¾ cups sliced fresh mushrooms
- 1 celery rib, chopped
- ¼ cup chopped onion
- ¼ cup chopped green pepper
- ¼ cup all-purpose flour
- 1 cup reduced-sodium chicken broth
- 1 cup fat-free milk
- 2 cups cubed, cooked turkey breast
- 1 cup frozen peas
- ½ teaspoon salt
- 2 cups hot cooked rice

DIRECTIONS

1. In a large nonstick skillet, heat butter over medium-high heat. Add mushrooms, celery, onion, and pepper; cook and stir until tender.
2. In a small bowl, mix flour and broth until smooth; stir into vegetable mixture. Stir in milk. Bring to a boil; cook and stir 1-2 minutes or until thickened. Add turkey, peas, and salt; heat through. Serve with rice. **Yield:** 4 servings.

THE BANKERS' SECRET — ENDLESS ADVANTAGES, INFINITE SOLUTIONS



After decades of working days, nights, and weekends, you would think you saved enough to retire comfortably. But the reality of the situation is all too dark. Working hard all your life won't guarantee a comfortable retirement or a legacy to leave behind.

“

The Infinite Banking Concept® is an invaluable strategy that's not only sustainable, but also grants the freedom and financial stability you wish you had when you were working full-time.

But what if you could regain control of your financial future? With the Infinite Banking Concept®, you can live well now and in retirement with a tax-advantaged program.

The Infinite Banking Concept® starts with a whole life insurance policy that guarantees a predictable cash value every year.

Because this policy is a contract, that cash value will never change, no matter what happens in the financial market.

With the dividends from your policy, you can finance your car and your home, contribute to a college fund, reduce your debt and grow a legacy without incurring interest fees from a bank. Because YOU are the bank!

The Infinite Banking Concept® is an invaluable strategy that's not only sustainable, but also grants the freedom and financial stability you wish you had when you were working full time. Implementing the concept leaves more for your family than a financial legacy, but a legacy of financial responsibility that leads by example.

Take the first step to achieving your short- and long-term goals. Log on to mcguirefinancial.ca/infinite-banking/ to discover more about the life-changing Infinite Banking Concept®.

PROOF THE INFINITE BANKING CONCEPT® WORKS

"The thing that shocked me most about this program was where my money is really going. I never realized just how much money was going where. This definitely changed my life as a home-business owner and mother of three. This program has set me up with the information I need to make more informed decisions about finances and how to set things up for my family and kids."

— Candace von Stryland

"[The Infinite Banking Concept®] has opened my eyes to so many options that can be used with your own banking system. This has helped me to create a family banking system plan. Thank you, McGuire Financial!"

— Melang Newsham

"... It isn't as important when you start as it is to start. Just do it! It will not only be something that you can do for yourself, but you can do this for your family, their families, etc. True Infinite Banking — it allows and gives you flexibility and peace of mind. I will be recommending it to my kids and others as well. Thanks for teaching us more about how our money can work either for someone else or for yourself — whatever you choose."

— Sharon Klassen

"Without proper and effective financial planning, it's amazing to look back and realize how much of a person's hard-earned income has been effectively used to purchase vehicles, borrow from banks, etc. The Infinite Banking Concept® helps you — the



earner, the controller — manage where you put your invested money, with a full life plan for your personal life insurance. Now at 41 years old, I fully want to get on board to secure my future. Thank you for this opportunity."

— Craig Pritchard

"This was not available when I was younger to establish my financial security — sure want to educate others on this INFINITE Banking Concept®, so they can learn the benefits of future planning to help cover the demands of life's challenges. Thank you for your time and knowledge."

— Mary Quennell

INSIDE

A LIFE OF MANY
INFLUENCES

| PAGE 1

EINSTEIN TEACHES
TIME MANAGEMENT
RECIPE OF THE MONTH

| PAGE 2

| PAGE 2

INTRODUCING THE
INFINITE BANKING
CONCEPT®

| PAGE 3

TESTIMONIALS
SAY IT ALL

| PAGE 3

CATCH UP WITH MCGUIRE
FINANCIAL GROUP

| PAGE 4

CATCH UP WITH McGUIRE FINANCIAL GROUP PAST, PRESENT AND FUTURE EVENTS



2016 Charity Golf Tournament

You know there are few things Glen enjoys more than a good round of golf. So join us for a round on the green for a great cause! We're hosting a charity golf tournament on Thursday, June 2, 2016, at the Coloniale Golf Club (10 Country Club Drive, Beaumont, AB). We'll have more information for you in months to come, including the enrollment cost and the charity we're supporting. For now, mark your calendars, and stay tuned to our monthly newsletter.



Kids Christmas Party 2015

We recently hosted our first-ever McGuire Kids Christmas Party. We would like to say thank you to everyone who attended. All of the kids gave us two thumbs up and plenty of cheers. Even their parents took part in the activities! The holiday festivities included decorating cookies, stockings, and a Christmas tree; receiving personalized

letters from the big man in red, Santa; and a tasty Christmas cake and pizza. The party put us all in the spirit of the holiday, and we can't wait for next year's celebration!

Upcoming Events

RADIO SHOWS

Edmonton

630Ched - AM Radio
Saturday, February 20 at 11 a.m.

Calgary

770AM Radio
Saturday, January 23 at 11 a.m.
Saturday, February 27 at noon

ALL DAY BOOTCAMP

Edmonton

January 23 and February 27
Time: 9 a.m.-5 p.m.

Calgary

February 6 and 13
Time: 9 a.m. - 5 p.m.

EVENING BOOTCAMP

Thursday, February 18, session 1
Thursday, February 25, session 2
Place: St. Albert
Time: 6:30-9:30 p.m.
Enroll on website:
www.McGuireFinancial.ca

SPECIAL OFFER FOR OUR CLIENTS

For your friends and family, save \$100 on their enrollment for the above bootcamps with this promo code: **SAVE100** (Case Sensitive)