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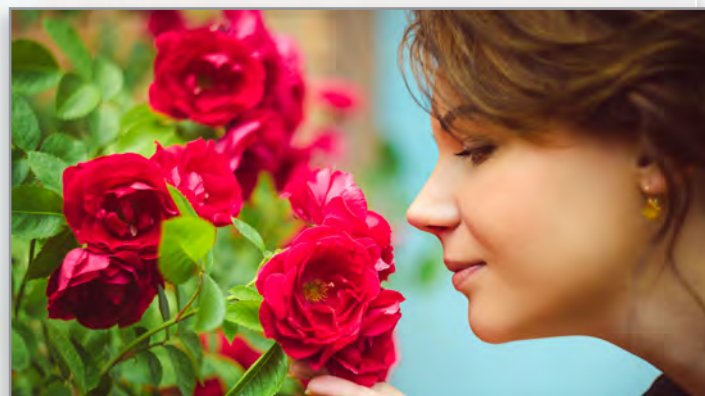
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STOP AND SMELL THE ROSES

WHY SCENT MEMORY IS MORE POWERFUL THAN SIGHT

Humans have only 6 million olfactory receptors. By nature, we can't rely on scent for memory as much as, say, a dog can (they have 300 million receptors). Instead, we rely heavily on sight to trigger memories. But there are times when our sense of smell takes over and triggers memories that aren't only clearer than sight-specific memories, but more emotionally intense.

Whether it's the scent of fresh-baked chocolate chip cookies or a spring morning's dewy grass, triggering memories through scent is a science. When you catch a whiff of those cookies your mom baked for your afternoon snack or those elementary school playground days, scent make their way from the outside to your olfactory bulb (the part of the brain that processes smells). The olfactory bulb is located in the amygdala (the brain's emotion-processing center).



We don't rely on scent memory, and when trying to remember sight-specific memories, our focus isn't how we felt in the memory. Memories associated with smell are more powerful than visual, auditory, and tactile memories because those senses are directed to parts of the brain that don't process feelings. This makes scent memories unique.

The science was further explored in a 2014 study published in *Frontiers in Psychology*. When researchers exposed study participants to scents, more brain activity was detected than when participants were shown the word it represented.

In recalling a story from your childhood or trying to remember a particularly important work memo, don't just rely on your sense of sight to bring up memories. Associate more of your environment to pleasant smells to boost brain activity and memory function. And next time you're out on a walk, take a moment to smell the roses.

UPCOMING EVENTS

- July 14-15 - Agent Training - Kelowna BC
- July 23, Aug 6 and Aug 20 - Edmonton AB - The Bankers' Secret Bootcamp
- Aug 19 - Charity Golf Tournament - Edmonton AB

THE BANKERS' SECRET

www.McGuireFinancial.ca

780-462-1289

July 2016



GOLF FOR A GOOD CAUSE

If you've visited the McGuire Financial Group website recently, you might have noticed a few things have changed. We consider ourselves the hub for all things related to the Infinite Banking Concept®, but for too long, our website didn't quite send that message.

We knew we needed a change, so earlier this spring we spent three days in Toronto for digital marketing training. With a small team from McGuire, including me and 10 other people from our IT team, we overhauled much of the website. The end result is not only a more impressive site, but more Infinite Banking resources, a new design and a better overall feel.

As we discussed the new site, we knew we wanted something both interactive and easy to navigate, so we added more comprehensive pages — in addition to informational videos and content. Now there's even more to read and discover. We truly are a central hub for anyone who is already their own banker or who is interested in becoming their own banker. So log on to mcguirefinancial.ca to see the new site for yourself. Cruise around and let us know what you think! We hope you'll be inspired.

While you're exploring our new website, check out photos from our last Charity Golf Tournament, then mark your calendar for the 2016

event! The date of our fundraiser has changed, so join us on August 19 at the Coloniale Golf Club in Beaumont, Alberta!

Every year we use the tournament to raise money for a number of noble causes, but when that massive wildfire swept through Fort McMurray, displacing some 90,000 citizens and damaging at least 2,400 structures, we knew we had to help. Luckily, the population of Fort McMurray was evacuated, but with so many people unable to return home, we decided all the proceeds from our tournament should support the relief efforts.

Though we moved the date of our golf tournament, we still got a head start on fundraising. All the proceeds from the boot camps between May 28 and June 4 went to our Fort McMurray wildfire relief fund. We raised a total of \$8,132 for the fund — \$4,066 from McGuire Financial and \$4,066 from attendees — and each attendee will receive a tax receipt for their donation. To follow that up, we hope to see as many people as possible at the golf tournament. We'll have lots of prizes and a great barbecue, and I will definitely be there, ready to compete. And if you're interested in contributing more to our Fort McMurray relief fund, there's still time to sponsor the tournament! Call us at 780-462-1289 for more information! See you at the tournament!

-Glen P. Zacher, CFP

THIS COMMON BUSINESS SAYING IS JUST WRONG

HAVING YOUR EMPLOYEE'S BACK IS GOOD FOR BUSINESS

Is the customer really always right? Think about it from your employees' points of view. They have a job to do, and there are customers that they simply cannot please, no matter how hard they try. If you always side with the customer and chastise an employee whose hands are basically tied, that employee is going to get resentful fast.

How much sense does it make to set up an adversarial relationship between employee and customer, especially when you've given the advantage to the customer right off the bat? You're not excusing bad employees who are giving poor customer service, and throwing employees under the bus to win points with a bad customer is counterproductive.

So, how do you strike the balance between trying to please disappointed customers and having your employees' backs? Approach it as a flowchart: You treat team members well, and in turn, they treat the customers well. If you short-circuit that, you're likely to end up having dissatisfied employees and dissatisfied customers. Put employees first to make them happier, more energetic, more motivated and more effective at their jobs.

A rude customer with a bad attitude can make your employees

miserable and keep them from providing the quality of service that your good customers deserve. There's no way you can allow the added stress and drain on your team's finite resources of time, energy, money, emotional reserves and other resources to continue.

Firing a bad customer also gets the point across that you have standards and won't accept mistreatment, which will minimize the number of bad customers you get in the first place. Otherwise, the rudest and most abusive customers will get special treatment, and you don't want to reinforce that kind of negative behaviour. There really are some customers that a business is better off without.

How do you put employees first? One thing you can do is give employees more power and autonomy. The more latitude they have to solve customer problems and do their jobs well, the better your employees will treat the customers. You should also consider making management accountable to employees —through reviews and surveys. This keeps managers honest, too.

An employee-first strategy may sound unconventional to some and obvious to others, but no matter where you're at, consider one new policy or tweak you can implement that would make your workers' lives better. It's just the right way to go.

THE TAX ALLOCATION CONUNDRUM

CITIZENS PAY PRICE OVER VALUE

With the Infinite Banking Concept® working for you, you know you can create and maintain your own wealth instead of working for a traditional bank. But as tax time approaches, year after year we're reminded of just how much hard-earned money is out of our control.

Tax money, once paid, effectively leaves the free market by means of coercion; those who fail to pay are fined or imprisoned. In leaving the market, tax money is misallocated right out of the gate.

“Tax money, once paid, effectively leaves the free market by means of coercion; those who fail to pay are fined or imprisoned.”

In a recent article from the Mises Institute, Ryan McMaken explains four reasons why government spending is worse than taxes. McMaken raises interesting points, and part of being your own banker means being aware of how taxes and government spending affect the free market. Of McMaken's arguments, the first, he says, is “there's no way to rationally allocate tax money.”

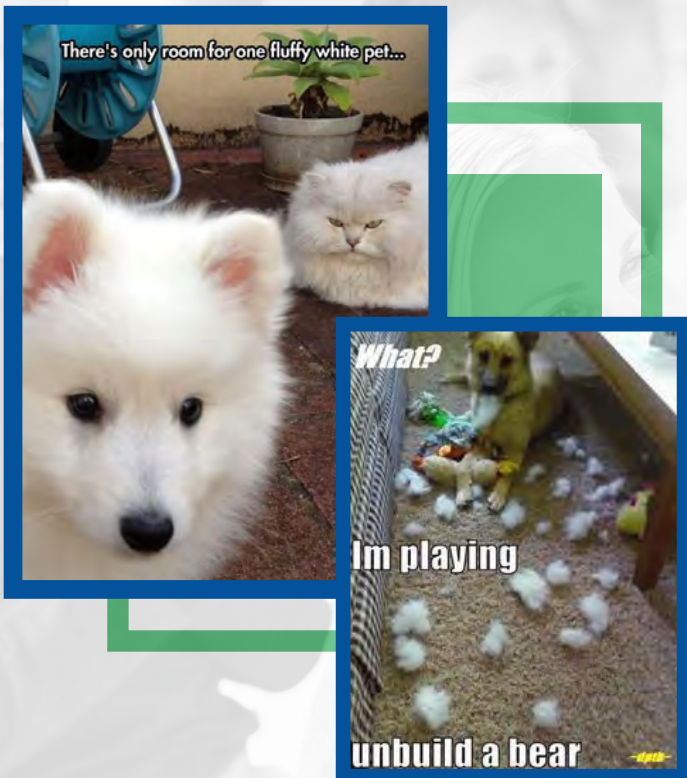
“One might claim that the rightful owners of the tax money will eventually be given goods and services in return for the tax money,” McMaken writes. “But who can say the taxpayers would have been willing to pay a price equivalent to the amount taken in the form of taxes? It's impossible to say, since the taxpayer was never allowed to demonstrate a preference for how that money should have been spent.”

According to McMaken, for all the time and energy taxpayers put into helping the government calculate how much is owed to them every year, you'd think taxpayers would have more say in what happens after returns are filed. But that's not the case.

What every person pays in taxes every year (income, payroll, corporate, excise taxes and tariffs) is determined on price, not on a value. At McGuire Financial Group, we know education and awareness will lead to infinite possibilities. Call us today so we can show you how to take control of your financial future.

HAVE A LAUGH

ON US!



ARTICHOKE AND AVOCADO SALAD

This summer, all those gorgeous grilled steaks and fish fillets are going to need a tasty side. Check out this savory salad, topped with a homemade balsamic dressing.

INGREDIENTS

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|----------------------------------|--------------------------------|
| Salad | Dressing |
| • 1 avocado | • ¾ cup balsamic vinegar |
| • ½ cup artichoke hearts | • 1 clove garlic, crushed |
| • 2 hearts of palm | • 1 teaspoon dried oregano |
| • 5 cups spring mix salad greens | • 2 teaspoons Dijon mustard |
| | • ¾ cup extra-virgin olive oil |
| | • Sea salt and fresh pepper |

DIRECTIONS

1. Cut avocado in half; remove pit and skin.
2. Chop into ½-inch pieces.
3. Toss spring greens, artichoke hearts and hearts of palm in bowl.
4. Add chopped avocado and gently toss a little more.
5. Put all salad dressing ingredients in a jar, close and shake until well blended.
6. Drizzle salad with dressing and serve!

Recipe courtesy of PaleoLeap and Primal Palate.

WHY MCGUIRE



When I learned about the powerful Infinite Banking Concept®, I knew I couldn't rest until I was able to teach and educate my fellow Canadians on this amazing process. I chose McGuire Financial Group because of its core values and integrity. The focus on education and empowerment of our clients to make smart decisions with their hard-earned money was a critical factor for me. I was also very excited about McGuire's openness to new ideas and desire to have a company this is constantly improving for the benefit of all.

late 2009. Now as a Senior Advisor, I am even more excited about the tremendous impact we are creating in the financial lives of Canadians. Infinite Banking has completely transformed my life and my business. As a part of McGuire, I get to live my passion spreading financial empowerment and making a massive difference in our client community. This ripple effect over time will be a lasting legacy I can impart on the world for generations, and I owe it to the vision and drive of Team McGuire.

It has been an incredible journey of momentous relationship-building with a great group of people since I came aboard in

To our mutual success in life and in business,
Richard Canfield - January 7, 2013