

THE BANKERS' SECRET

www.McGuireFinancial.ca

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McGUIRE
FINANCIAL GROUP



SMALL BEGINNINGS: FROM ONE TABLE ...

When Jayson and I get together, besides strategic planning we like to reflect on where we came from and where we are today. In Jayson's early days with McGuire, he had little more than a round table and chair inside my office for his use! Yet that small table played an important part in creating some of the great ideas, which influenced where we are now.

But we're getting ahead of ourselves.

Jayson and I first met in 2008 at one of his seminars. Jayson previously worked as a senior manager with Dell, but his passion was debt management. At our first meeting, McGuire Financial Group piqued Jayson's interest. And it wasn't long before he started working in our debt management services division. Several months later, we attended a seminar on what we now know as Becoming Your Own Banker founder and pioneer Nelson R. Nash and that changed everything. In a room of 300 Americans, two Canadians hit the jackpot!

Creating your own source of financing? We'd never heard of such a thing, but we knew we'd found something amazing. We spent the next year sitting in my office verifying, expanding and implementing our knowledge. "Where was this 20 years ago?", we asked. It was the kind of concept that could change lives, and no one understood that better than Jayson and myself.

Destructive debt was something Jayson learned about the hard way. His parents struggled with debt, so when they argued, it was usually about money. Without access to consultants to help them weather the financial storm, his father's response was just to keep working, which kept him away from the home. Like most

families know, debt drives a wedge in relationships that too many people don't recover from. With the concept of Becoming Your Own Banker on our side, we had a new opportunity to help families stay together through hard times. For Jayson and I, that's been a major focus.

Today Jayson and I inspire our advisors and our clients to look through the financial windshield, not the rear-view mirror. A big believer in leading by example, Jayson and I coach and mentor our team to work at their full potential, and never ask of the team anything we can't accomplish ourselves.

Although Jayson and I don't have to work as close in proximity as we did eight years ago, our purpose remains the same. Our uniqueness in practice and how we set the standards for our client service sets us apart from most financial companies. We educate to change the way people think about banking, the same way our many mentors have shown us.

The services we provide helps people to open their eyes to the endless knowledge that can change everything. For Jayson and myself, there are few feelings of accomplishment more satisfying than helping families create a more peaceful existence. Becoming Your Own Banker is a transformational concept that literally helps everyday people take control of their financial future. The impact that it has and the stress it relieves can't be measured in dollars, no matter how hard you try.

-Glen Zacher, CFP - CEO & Founder

Jayson Lowe, VP of Insurance Development & Managing Partner

MANAGING TIME MANAGEMENT ARE PRODUCTIVITY APPS WORTH YOUR TIME?

You're always looking for new ways to stay organized and to squeeze every ounce of productivity out of your day. You've downloaded time management and productivity apps onto your smartphone. You jump from email to projects to clients to other internal issues like clockwork.

Or, you intend to.

There are thousands of apps for nearly every device on the market aimed at improving productivity and organizing our lives. While some of these apps make for wonderful assistants when used with consistent effort, are they really useful?

Dozens of companies and even more individuals have poured countless hours and dollars into apps aimed at making your life easier. They're hoping their app will solve all of your productivity woes.

Regardless of how many productivity woes you struggle with, these apps are useless unless you change your current behavior and organization methods to follow the construct of the ones you've chosen.

What app developers don't tell you is making that kind of change is tough to do. Downloading a nifty app is one thing.

Developing the habits and self-discipline to implement these tools is an entirely different beast. How can you make the change toward improved time management and streamlined productivity?

Apps cannot change your behavior, but you can. Changing your behavior and habits is key to managing your time and becoming more productive. Your first step is to identify where you fall short. What areas of your work need improvement? Email organization? Productivity in meetings? Avoiding distractions?

When you identify the behaviors you need to improve, you can begin to build new habits. For example, if you're bad about remembering appointments, a number of apps can help you "remember," but only a proactive response on your part will determine whether or not the app is a success.

So, are all these productivity apps really useful? If you try to use a productivity app without the appropriate behaviors to supplement it, then probably not. Using apps like Evernote, Dropbox, Workflow, Outlook, or even a basic calendar takes effort. You need to have certain habits in place in order to get the most out of any productivity-based app. Otherwise, you're just collecting icons to clutter up your smartphone.

HAVE A LAUGH WITH US!



BAKED ASPARAGUS FRIES

INGREDIENTS

- 1 cup Panko bread crumbs
- 1 pound asparagus, trimmed
- ½ cup grated Parmesan cheese
- ½ cup all-purpose flour
- Kosher salt and freshly ground black pepper, to taste
- 2 large eggs, beaten

DIRECTIONS

1. Preheat oven to 425 degrees F. Lightly oil a baking sheet or coat with nonstick spray.
2. In a large bowl, combine Panko and Parmesan; season with salt and pepper. Set aside.
3. Working in batches, dredge asparagus in flour, dip into eggs, then dredge in Panko mixture, pressing to coat.
4. Place asparagus in a single layer onto the prepared baking sheet. Bake for 10-12 minutes, or until golden brown and crisp.
5. Serve immediately

How Oil Prices Impact Canada's Economy

THE ISSUE OF OIL IS BUBBLING TO THE TOP

If you haven't been living under a rock, then you've no doubt noticed that the price of oil has plummeted over the last year to under \$30 U.S., or \$41.20 CAD per barrel. Now in its second year, the long-term oil slump has slowed the growth of the Canadian economy, especially in oil-producing provinces like Alberta, Saskatchewan and Newfoundland. In fact, the federal government has ordered an in-depth analysis on how the low oil

prices will impact the Canadian economy in the long run.

What we know so far is that Canadian governments are feeling some real pain from the drop. There's been a price decline of 60 percent since July 2014 in Canada's economy

and industries, which were already slow. Among the devastation, we've also seen a huge collapse in home values in oil-producing regions and tens of thousands of energy workers lose their jobs. This is starting to have a spillover effect into other sectors that aren't at all related to oil and gas, even safe havens like insurance companies and banks.

While the situation is grim for the economy as a whole, there are some bright spots for certain industries. For example, auto sales and airline profits are getting a boost because of the lower fuel prices. Plus, having a lower loonie makes it easier for exporters to make money, because the goods they ship overseas look more affordable — and they can spend less to transport those goods.

It's important to keep an eye on the oil and gas situation, because the collapse of commodity prices could shock Canadian household income and home prices.

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GREG M.'S TAKE ON THE MCGUIRE BANKING BOOTCAMP



At our Becoming Your Own Banker Bootcamp this year, we caught up with Greg M., one of our bootcamp attendees. The event took place on January 24, 2016 in Edmonton. Here's what Greg had to say about his experience at the bootcamp:

“Through this bootcamp today, I just got more of an understanding of how to take control of our money and our finances. Seeing it in a totally different paradigm, that we don't have to be controlled by the government or financial institutions, but we can control our net finances ourselves and how to do that. I think it's a matter of being personally responsible, which we need these days.”

“I wasn't sure what to expect, but the McGuire team did a great job. A lot of times when you go to financial companies like this, it's a big sales pitch. There wasn't any of that — it was just an informational and educational session, talking about how we do finances in Canada. At no point did I feel pressured. The depth of knowledge of the team was fantastic, and they made me feel right at home — almost like friends I've had for a long time.”

“I think families, young and old, need this. As an educator, I see so many students graduating high school and accumulating huge amounts of debt financing their educations — and I think families and definitely young people need to hear this, on how can they begin right in high school, developing their own banking systems so that they're more responsible and more capable of making those decisions they'll be faced with right away in life.”

As Greg learned, the Infinite Banking Concept is continuing to gain popularity among Canadians. It lets you take control of the most important function in the financial world: banking. You can grow your money safely and predictably, even when traditional financial instruments like stocks and mutual funds are crashing. We appreciate Greg sharing his perspective on the bootcamp with us, and we encourage you to learn more by visiting www.infinitebankingbootcamp.ca.

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MEET BOB SHIELS

ROBERT (BOB) SHIELS, born in Edinburgh, Scotland, immigrated to Canada in 1953, joined London Life in 1959, and has remained with London Life ever since.

He is a Life member of MDRT. The highlight of his career was in 1986 when he qualified for Top of the Table, which that year was only attained by two-thirds of one percent of all life insurance agents in the whole world!!! Bob has addressed many Life Underwriters groups such as this and is the author of a book entitled "You Don't Have to Die to Win." This book is Bob's contribution back into the industry. He wanted to share his years of experience with anyone who may be interested.



CLIENT COMMUNITY EVENT



April 23, 2016 6pm - 9pm
Once in a Life Time,
Special Guest Bob Sheils

UPCOMING EVENTS

BOOTCAMP

Edmonton: March 19 and 26
Time: 9 a.m.-5 p.m.
Registration: \$198

Calgary: March 12
Time: 9 a.m.-5 p.m.
Registration: \$198

RADIO SHOWS

Edmonton: April 16
Calgary: April 30
Client Community Event w/
Special Guest Robert Shiels