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

A BRIEF HISTORY OF MOTHER'S DAY

"My mother was the most beautiful woman I ever saw. All I am I owe to my mother. I attribute all my success in life to the moral, intellectual and physical education I received from her."

- George Washington, United States President

Canadians and Americans alike have honoured their mothers for generations. Many artists, poets and politicians have written about their beloved mothers' influence. Before United States founding father George Washington ran the newborn country, he was a newborn in his mother's arms. We're guessing Mary Ball Washington was George's first leadership example in addition to his "moral, intellectual and physical" teacher.

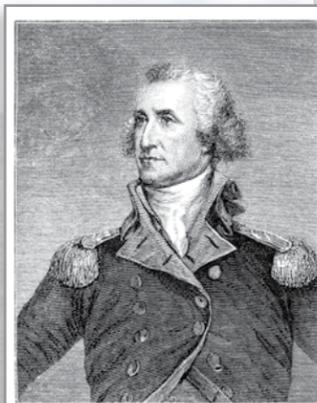
Although Washington expressed great love and appreciation towards his mother as early as the 1700s, in our country's youth, Mother's Day didn't become a Canadian celebration until 1915 — a year after it became an official US holiday.

Social activist Anna Jarvis first came up with the idea of a recognized Mother's Day after her own mother's death in 1905.

Mother's Day, she said, would be "a way of honouring the sacrifices mothers made for their children." She campaigned vehemently for nearly a decade before President Woodrow Wilson agreed to Jarvis' request.

How fitting it is that we all celebrate mothers in spring, the season of birth and renewal. In the animal world, motherhood and spring are closely entwined. Perhaps that's why we've chosen to officially celebrate our mothers on the second Sunday in May.

We've only set one designated day to celebrate our mothers, but the truth is that we're indebted to them every day. Motherhood is a lifetime commitment. Every breath we take is possible because of a mother's sacrifice. They play a significant role in everything we've learned and achieved.



THE BANKERS' SECRET

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APPRECIATING A MOTHER'S LOVE

When I was a kid, celebrating Mother's Day meant my two younger brothers and I (under careful supervision from my father) did everything we could to pamper our mother. For a whole day, she didn't cook or clean. We chipped in to help dad take care of whatever our mom needed. At the end of the day, we'd take her out to dinner and show her how much we appreciated her.

My mom, Leona, dedicated so much of her life to raising our family. She grew up in Saskatchewan on a ranch-style farm. But as she got older, she pursued work off the farm as a nurse's assistant. After she met my father, Phil (a farmer from Alberta), and had her boys, she stepped away from the workforce to be a stay-at-home mom. It wasn't until my brothers and I grew up that she went back to work in hospitals, caring for the elderly.

When it was time for my parents to retire, they moved to Kelowna. They've been there for the last 25 years, but up until three years ago, I was only able to see them once or twice a year. I'm close with my parents and call them often, but buying a summer home in Kelowna was one of the best decisions my wife and I made. Now I can be near my parents all summer.

I'm lucky to be able to spend so much time with my mother and father. Together we fish and visit different wineries. We share meals and conversation and take the time to enjoy each other's company. As I think about Mother's Day this month, I'm reminded of the impact my mother had on my life. Though I never aspired to be a nurse like her, she still taught me a lot about the value of hard work. Thanks to my mother, I have strong sense of family values, and I know being accountable and responsible will continue to take me far in life. But she also taught me I can't always get what I want, which was a hard lesson at times!

Even though my family is spread out, my brothers and I will always appreciate everything our mom did for us. When I grew up and left home, I realized I missed a lot about being around family. Even though I won't see my mother before June this year, when Mother's Day arrives, I'll call her and tell her just that.

How will you celebrate Mother's Day this year? If you need a place to start, I recommend not waiting until May 8 to give her a call. Trust me, mothers never get tired of hearing how much they're loved.

Talk to you soon!

-Glen P Zacher, CFP

AMAZON'S CUSTOMER OBSESSION

TAKING A HINT FROM THE BRILLIANT JEFF BEZOS

Amazon is the world's top online retailer, and their CEO, Jeff Bezos, gives a ton of credit to his company's incredible dedication to customer service.

"If there's one reason we have done better than our peers in the internet space over the last six years," says Bezos, "it is because we have focused like a laser on customer experience, and that really does matter, I think, in any business. It certainly matters online, where word of mouth is so very, very powerful."

Amazon cares so much about customer loyalty and trust that you might even call them a little obsessed. And they wouldn't argue with you! In fact, the first item on Amazon's official list of leadership principles is "Customer Obsession."

"We're not competitor obsessed, we're customer obsessed. We start with what the customer needs, and we work backwards."

The trust of a customer is not just highly valued at their company, it's their No. 1 concern. Amazon even trains each of its managers in the call centre environment, to create a more solid understanding of customer concerns by listening and putting themselves in customers'

shoes. If it were up to Bezos, however, customers would never need to call customer support. "The best customer service is if the customer doesn't need to call you, doesn't need to talk to you. It just works."

Bezos decided his company would be aware of and concerned about its competition, but would never obsess over it. Instead, they'd pay closer attention to their customers, try to better understand their patterns and even anticipate their needs — which is why Amazon is working on a feature where order histories would help to predict a customer's next purchase and ship that item to a nearby warehouse before the customer even clicks "purchase." The service would mean Amazon customers would receive targeted items with much less waiting time. Now that's innovative service!

In the company's infancy, Bezos would bring an empty chair to meetings to represent the customer. He wanted to keep the customer top of mind for every single decision that was made. Any successful business owner must first think about who they're really doing business for. If you ask yourself this question and the answer is not definitively "for the customer," it's time to rethink your strategy.

ASK NOT WHAT THE MARKET CAN DO, PART 2

MARKET-PROVIDED INCENTIVES ARE A MYTH

In the last edition of the Bankers' Secret, we discussed the idea that a market, if free, can't solve its own problems. Only free thinkers operating in an already-free market can bring about change. It's not the government or the market who are responsible — it's the people. In Part 2 of our discussion, we'll look at the myth of market-provided incentives.

THE MARKET DOESN'T PROVIDE INCENTIVES — PEOPLE DO

Much like how the market doesn't provide solutions, it also doesn't provide incentives; that would suggest the market is an external force and not one molded by human action. People who want market-provided incentives almost always want the government to make them so. That's because proponents of government incentives want the state to fix everything. But we don't need the state; we only need freedom.

Incentives are subjective. Different incentives motivate different people. No single incentive will suffice. A market alone can't give or provide what can only be discovered when we as individuals understand the preferences of our fellow men and women to warrant an exchange of goods or services.

And the best place for that to happen is our free market — also known as "the institutional framework in which people can make plans freely," as stated by the founder of the Bankers' Secret, Nelson Nash.

So next time you find yourself questioning the market, don't sit back and demand other people make the free market work for you. Serve your fellow consumer instead, and ask not "What can the market do for me?" Instead, always be asking, "What can I do for the market?"

“ Different incentives motivate different people. No single incentive will suffice.”

HAVE A LAUGH WITH US!

'Spring is in the air.'



WATERMELON AND CUCUMBER MINT SALAD

Take a refreshing bite out of summer with this tasty seasonal salad!

INGREDIENTS

- 2 cups watermelon, diced
- 1 cucumber, diced
- ¼ red onion, thinly sliced
- 4-5 tablespoons mint, minced
- 3 tablespoons olive oil
- 2 tablespoons red wine vinegar
- Salt and pepper to taste

DIRECTIONS

1. Mix all ingredients in a large bowl.
2. Enjoy!

Recipe courtesy of PaleOMG.

WHAT HAS BEING AN ADVISOR AT MCGUIRE DONE FOR ME?



may know, there is a big difference in the way a person conducts themselves when motivated by money versus the motivation to serve others.

"This year, I am aiming for a six-digit income. Next year, seven. I have no doubt in my mind that I can do that here at McGuire, as I know I have the right mindset, the right team, and the right mission to accomplish this. Before McGuire, I never thought I would be aiming for those kinds of numbers, and now it just seems totally attainable.

"As McGuire is a growing company, it has given me an opportunity to contribute in a way that allows me to feel a great sense of accomplishment in being able to be a part of shaping what and how we put ourselves out there as a team and in creating a community of individuals who feel truly empowered about their finances.

"Like I said, I love my McGuire Team, and I love what and where we are going!"

Winnie Lau

Certified Infinite Banking Advisor

"There are many of us out there who are unfulfilled in our industry and definitely not happy with the people who come along with it. Thankfully, that is not me. *I love my McGuire Team, and I love what and where we are going!*

"The group at the McGuire Infinite Banking Division is a rare find. I joined in 2010 and surrounded myself with strong leaders and teammates who have accountable attitudes and a genuine desire to serve others, rather than their pocketbook. As we all