

THE BANKERS' SECRET

www.McGuireFinancial.ca

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McGUIRE
FINANCIAL GROUP



FOR THE LOVE OF RELATIONSHIPS STRENGTHENING TIES IN BUSINESS AND IN LIFE

Happy Valentine's Day, everyone! Whether you are the romantic type or prefer the subtler methods of showing your love, relationships matter a whole lot more than you might realize. The stronger a relationship, the more support and security you'll find. Building stronger relationships of all kinds is one of the most important skills a person can have.

In this industry, relationships are really the cornerstone of everything we do. We take pride in our ability to maintain strong relationships with our clients. Of course, our firm strives for excellent service, and part of that is taking care of our clients' needs and making sure their overall experience is the best it can be. Through every meeting and every review, we want to keep our clients happy.

Communication and caring are vital for building trust and staying connected to the people we work with. Whether it's remembering a birthday or recognizing a big life milestone, relationships are often empowered by just being there and keeping those lines of communication open. To show we care, we are always working to stay in touch with the people we serve, and to champion their goals. During our client's reviews, we look at their banking system and help them out by providing useful tools. The Infinite Banking System is one tool we use that can help each client grow their financial standing and shield savings.

We want them to use the tools we provide to do everything from buy a car to recapture debt. In other words, we assist our clients in achieving whatever they are trying to achieve.

Celebrating the accomplishments of the people in your life is another piece of relationship advice I've put into practice in my business. We guide our clients to be their own bankers. We ensure that they're on board, and that they follow the entire planning process. We find that people are much more engaged and feel more accomplished this way, and then we can celebrate with them when they reach their goals.

However you observe this romantic month, I encourage you to give all of your relationships another glance. Communicate, listen, and celebrate the accomplishments of the people you hold dear and those you do business with.

- Glen P. Zacher, CFP

LOVE THE ONES YOU'RE WITH

MARKETING TO EXISTING CUSTOMERS.

Too often, companies think marketing ends with the acquisition of a customer. The best businesses, however, also focus marketing on the customers they already have. The goal of great marketing should be to create long-lasting relationships, not just a series of first dates.

How do businesses grow loyalty with their existing customer base? Well, what they definitely don't do is take their customers for granted. You need marketing that addresses existing customers, instead of solely targeting new ones.

You can do this with customer loyalty programs. Companies like Amazon, REI, and Starbucks actively encourage repeat business by providing regulars benefits that are unavailable to sporadic shoppers. If you treat repeat customers with an added sense of value, they will reciprocate with loyalty.

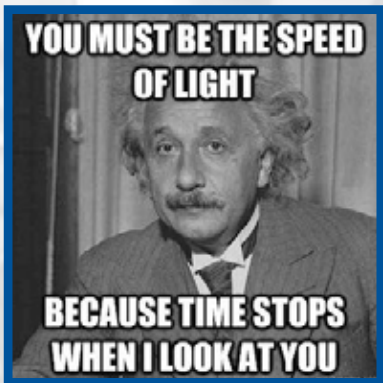
Something as simple as staying in touch with your customers will go a long way in ensuring that they feel valued. Remember to treat your customers as people, not simply as a source of revenue. Refer to your customers by name in communication and remember details about them. Just showing a little attention can make a big difference.

Asking customers for feedback is a great way to show them that you value their opinion. When you have a subsequent interaction, implement that feedback, and customers will know you listen. This conversation makes the bond between business and consumer much more meaningful, and meaningful relationships last.

You also want to offer new services and ideas to existing customers. If your marketing never changes, customers won't have a reason to check in with your business. You may also want to use them as test groups for new services. They can provide invaluable advice before a new services launches to the public, and they will certainly appreciate the special treatment.

The common thread between all of these tactics is remembering your existing customers. Once clients are lost, they are 50 percent less likely to return to your business. You don't want a revolving door of one-time customers. If you treat customers well, they will spread the word about how valued they feel. Word-of-mouth marketing is extremely powerful, and your existing customers can be your best cheerleaders.

BREAK CORNER



TURKEY AND SPINACH STUFFED MUSHROOMS

INGREDIENTS

- 2 teaspoons coconut oil
- 6 large portobello mushroom caps, cleaned and gills removed
- 1 small onion, diced
- ½ pound ground turkey
- Handful of baby spinach leaves
- 6-8 grape tomatoes, sliced (roasted if preferred)
- Salt and pepper, to taste

DIRECTIONS

1. In a large skillet over medium-high heat, melt coconut oil. Place the mushrooms into the skillet and let cook about 5-7 minutes until softened. Flip halfway through, then set aside.
2. In the same skillet, sauté onion until softened, about 3 minutes. Add ground turkey to the pan and break into small pieces. Sprinkle with salt and pepper and cook until done.
3. Remove turkey from heat and add baby spinach leaves. Let the turkey's heat wilt the spinach.
4. To assemble, use a small spoon and scoop the turkey and spinach filling into the caps of the mushrooms. Top with roasted or regular grape tomatoes and serve warm!

Recipe courtesy of TableForTwoBlog.com.

3 TRICKS TO RICHES

HOW TO SAVE MONEY WHILE LIVING THE GOOD LIFE



With summer just behind us and Christmas right around the corner, this time of year leaves many families struggling to build their bank accounts. Make sure you are prepared for whatever expenses your family may encounter this year by following these simple tips for saving money.

Lose the old-fashioned bank account. Most of us grew up knowing that banks were a stronghold to keep money safe and earn interest as you go. Having money in savings is great, but it may not be enough anymore. Make your money work for you by investing in a low-risk certificate of deposit or money market account. The money market account usually yields higher interest rates, while a certificate of deposit, or CD, will have penalties for early

withdrawal. That means you'll be less likely to spend the money, and you'll be earning a little extra interest at the same time. Call your bank for more information on which accounts are right for you.

Think Smart (Phone). Your smartphone may actually be one of your best resources when building, and sticking to, a budget. One example is Mint.com, a free app and budgeting software that allows you to input your family finances and manage spending. The app does the rest, even tracking your spending habits and showing you exactly how much money you have to invest every month. Don't waste your time with handwritten budgets that fall by the wayside. Mobile money management is the best way to analyze your finances, build a budget, and stick to it.

Watch Your Shopping. We've all read the finance articles on building a budget and starting a piggy bank, but how does that relate to you at 5:30 on a Saturday while you're grocery shopping? Sometimes you have to get creative in order to stay on budget. For example, shopping on a Wednesday may save you money at the grocery store. Many chain stores do their markdowns mid-week. This means that Wednesday shoppers will get first dibs on the best deals. If that's not an option, try making a list and only allowing yourself to buy the items you've written down.

DON'T TAKE OUR WORD FOR IT

"Great information delivered in a very easy to understand format. Definitely a great vehicle that we will be participating in. This information needs to be delivered to more of the people in the country. Very exciting method of teaching children financial responsibility and for parents, grandparents etc to leave/create a lasting legacy for the future generations of the family."

– *Dave McNamara*

The knowledge I received in this Bootcamp was incredible! Learning about how all the investments were higher risk and how they were taxed in retirement was eye opening! More so, the information on life insurance was wonderful. It is amazing what you don't know. I have always known McGuire to be a wonderful group of advisors, but this course definitely separated them from all other financial and insurance advisors by showing how much they care for people in order to teach this Infinite Banking Course,

– *Raeann Lefebure*



INSIDE

FOR THE LOVE OF RELATIONSHIPS | PAGE 1

LOVE THE ONES YOU'RE WITH | PAGE 2

TURKEY AND SPINACH
STUFFED MUSHROOMS | PAGE 2

3 TRICKS TO RICHES | PAGE 3

TESTIMONIALS | PAGE 3

VISIT CROATIA | PAGE 4

VISIT CROATIA

So, you've decided to take a vacation abroad. You're looking for a place with breathtaking natural beauty, incredible beaches and islands, outstanding history, awe-inspiring architecture, and delicious food and wine. You'd also prefer a destination that's a little more unique, so Paris and Italy are off the list. It's time to check out vacation options less-traveled and book your ticket to Croatia.

Located just across the Adriatic Sea from Italy, Croatia's harbors house the same Mediterranean influences of Greece; the county's beaches display the same quality sand as the Italian coast; their food is just as delectable as any you'd find in Paris; and their ancient architecture's beauty could rival that of Rome. While you're there, make sure to check out these key destinations!

Zagreb

The capital and largest city of Croatia, this metropolis is full of historic and modern attractions. Located in northwestern Croatia,

it dates back to the 11th century and houses the heart of Croatian culture, academics, and government. Walk down cobblestone streets and visit medieval towers and churches. Zagreb also happens to be the filming location of popular television shows like "Game of Thrones."

Korcula

Located off of the Adriatic coast, Korcula is a 30-mile island full of lush forests, vineyards, olive groves, charming villages, and sandy beaches. Korcula Town, the island's main community, is a fortified city, historically adorned with Venetian renaissance architecture and colorful markets. It is also known as the birthplace of Marco Polo.

Plitvice National Park

One of the incredible natural wonders of Europe, this national park consists of several breathtaking lakes, waterfalls, and forests. The park has 16 interconnecting lakes, formed by natural travertine dams, ranging in color from turquoise to green, blue, and grey. Explore the park by boat, or trek through the lush wilderness by following the extensive wooden pathways.

Visit Croatia, and experience everything its beautiful beaches, sapphire waters, and rich history has to offer.

UPCOMING EVENTS

'The Bankers' Secret' Boot Camp

Calgary — February 18 and March 11
9 a.m. - 5 p.m.

Edmonton — March 4 and 8
9 a.m. - 5 p.m.

'Talk to the Experts' Radio Show

630 CHED Radio (Edmonton) — March 4- 11 a.m.