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### SHARING IS SAVING

The internet can do more for your vacation than help you book a hotel. New-age entrepreneurs have pioneered a host of apps to help you find cheaper alternatives to expensive aspects of traveling.

Share economy is a new business approach where companies provide a platform for consumers to work with each other directly, making services and goods cheaper. The result is a better, less-expensive way to travel.

#### Say goodbye to taxis and rental cars.

Popular apps like Uber, Lyft and Sidecar allow locals to turn their cars into personal taxis that people — like you — can request rides from using their phone. It's cheaper than a rental car or traditional taxi, and more direct (and better smelling) than public transportation. No reason to be nervous about safety, either, because using these services is as safe as using a traditional taxi, according to a study by the Cato Institute.

#### What if you rent a car or bring your own?

Finding parking in the hot destinations of the world is a nuisance we often forget during planning, but if you've ever attended a Broadway show in New York, you know how serious a topic it is. JustPark is an app that allows owners of private parking spaces to rent theirs out at a cheaper rate than your average parking garage.

#### Couch surfing is the new travel sport.

Hotels are easily one of the most expensive parts of a vacation — even if you find a deal online. With apps like Airbnb and CouchSurfing, locals offer their couches, beds and rooms for as low as \$20 a night.

#### Is the concept kinda sketchy?

One might pause before staying with or getting a ride from a total stranger, but the accountability keeps things safe. Both the host and guest are required to submit a review of their experience before they can use the app again, and in most cases, both users are required to scan their IDs in order to register.

Beyond saving you cash, these apps can also guide you to a more personal experience and the chance to make your vacation truly unique.

### UPCOMING EVENTS

#### 'The Bankers' Secret' Boot Camp

Calgary — January 28 and February 18  
 9 a.m. – 5 p.m.

Edmonton — February 25  
 9 a.m. – 5 p.m.

#### 'Talk to the Experts' Radio Show

770 CHQR Radio — January 21 11 a.m.  
 630 Ched Radio — January 28 11 a.m.

# THE BANKERS' SECRET

www.McGuireFinancial.ca

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January 2017



*As a business owner, I don't find it hard to stay motivated for the new year. At McGuire Financial, we're committed to growth and pursuing the opportunities that come with that growth. So the new year is something we all look forward to. We got together to plan 2017 several months ago, and now that the holidays are behind us, we're ready to make good on the plans we set.*

We all look forward to kicking off a new year of Bankers' Secret boot camps and going on a number of new and educational business trips. We've already mapped out our boot camps, community events and radio spots so we can focus on our success and growth. But that's easy for us because, as an organization, we have an amazing group of people.

Our team members are awesome. They do a great job improving our client services and fulfilling business requirements. Reaching certain milestones energizes us. We want things to work toward, and every year, we get better and better. Take last year, for example. We set out for the year hoping to expand our reach, and we did!

Our radio spots reach a whole new audience, which means we can bring the Infinite Banking Concept® to more people. Then, by springtime, we were in Amsterdam for Equitable Life's Leaders' Conference. This summer, we made an effort to help

our community at home by hosting our Charity Golf Tournament to benefit the families affected by the Fort McMurray fires.

This year, we want to accomplish even more, and I'd say we're off to a good start. By the end of the month, we want to add an insurance advisor and certified Infinite Banking practitioner. As for our team, they're already accomplishing great things. Jayson Lowe passed his Chartered Life Underwriter exam, so he's now CLU designated. CLU designations are some of the most respected in the insurance industry because these practitioners specialize in life insurance and estate planning. He's been working on earning that designation for a couple years, too!

In the coming year, we all hope to add value to McGuire Financial, in terms of service and education. We want all of our clients to be able to reach their financial goals. Stay tuned. We've got a lot in store for 2017.

Happy New Year!

— Glen P. Zacher, CFP

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## LESSONS IN LOGO DESIGN

### WHAT YOU NEED TO KNOW BEFORE YOU CREATE A NEW LOGO

You want to design a new logo for your business — something that captures the essence of your business and everything it stands for. Where do you begin with such a monumental task?

When you want to market your brand or business — and have it associated with a single, simple image — you first need to understand your brand. Before you start thinking of the perfect image to represent your business, take a big step back and do these two things:

**1. Write down what you think defines your business or brand.**

For example, the role you play in your clients' lives may be what defines your brand — it's delivering integrity.

**2. Write down what your business or brand means to you.** You may feel a sense of responsibility to your clients if your business means being there for them.

**Where do these questions fit in logo design?** The answers give you a foundation to work with. In this instance, consider the word 'integrity'. Brainstorm — or search online for — images you feel represent the word. Then, use those images as a jumping-off point.

During your research, you may turn to some of the greats for inspiration — Apple, FedEx, Starbucks, etc. — but the design of these logos won't really give you a sense of direction. Realistically,

you need to start from scratch. There are many philosophies on logo design. However, there are fundamentals that these successful logos adhere to that your business should be aware of:

**Simplicity:** Avoid complicated designs. You want something that is easy on the eyes — something you can quickly glance at and comprehend.

**Versatility:** You should be able to use your logo anywhere you need it, including marketing materials, websites, products and so on.

**Memorability:** When the logo is out in the wild, your clients and prospects should be able to recognize it or recall it later when they see it associated with your business.

**Longevity:** Logos should be designed to last. You want to create an image that won't be irrelevant in four years — or more.

Many businesses overthink their logo's design. When you overwhelm yourself with ideas or images, this complicates the process and can leave you with bland or uninspired results. You don't want to tell a story with your logo. Think of your logo as the title to the story of your business. It gives you a *hint* about the story behind it — and nothing more.

## WHAT TO ASK THE PERSON IN THE MIRROR



*Some people mistakenly believe inquiry is a sign of weakness when, in fact, it is a critical practice for both individuals and organizations.*

In his book, *What to Ask the Person in the Mirror*, Robert Kaplan, professor of management practice at Harvard Business School, shatters the notion that good leaders never ask questions, and highlights the powers of perception and inquiry.

Kaplan proves that 'great leadership is not about having all the answers'. It's about finding those answers and taking proactive steps toward bettering yourself and your organization.

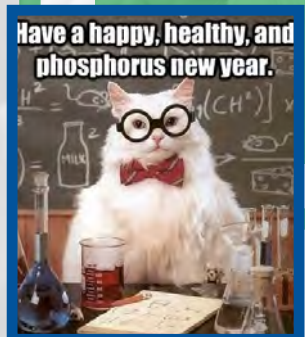
All throughout, Kaplan draws on his experience as co-chairman of Draper Richards Kaplan Foundation, a global venture philanthropy firm, to teach others how to reach their own potential. When describing company structure, he states, 'In my experience, if you haven't identified potential successors for key jobs — including your job — it is very likely that you are also not delegating sufficiently and are probably a significant bottleneck for key decisions'.

In each of his chapters, which include 'Visions and Priorities', 'Succession Planning and Delegation' or 'Managing Your Time', the first step in improvement is the willingness to ask questions. Here are a few examples:

- In 10 years, what do leaders of this organization hope it will have accomplished?
- Are senior leaders working with advisers who are able to confront them with criticisms they may not want to hear?
- Are there potential successors identified for this job?

Beneficial to anyone working within an organization, *What to Ask the Person in the Mirror* can help boost personal performance and the performance of a team, or revamp entire organizations.

## BREAK CORNER



### GOOD OLD-FASHIONED CHICKEN SOUP

If your New Year's resolution is to have a healthy and happy year, you'll love this delicious, gluten-free seasonal soup.

#### INGREDIENTS

- ¼ cup (60 mL) coconut oil or ghee
- 1 cup (150 g) onion, chopped
- 1 (14-ounce, 395 g) can diced tomatoes
- 2 cups (475 mL) chicken broth
- 1 teaspoon (5 mL) garlic, minced
- 1 teaspoon (5 mL) thyme
- 1 bay leaf
- 1 teaspoon (5 mL) salt
- ½ teaspoon (2.5 mL) black pepper
- 4 cups (600 g) potatoes, diced
- 1 ½ cups (225 g) carrot, sliced
- 2 cups (280 g) boneless, skinless chicken breast, chopped into 1-inch pieces

#### DIRECTIONS

1. In a large pot, heat oil and sauté onions until tender.
2. Add tomatoes, broth, garlic, thyme, bay leaf, salt and pepper and bring to a boil.
3. Add potatoes, carrots and chicken.
4. Simmer until vegetables are cooked through, about 30 minutes.

*Recipe inspired by kitchme.com.*

## DON'T TAKE OUR WORD FOR IT

"Getting help from McGuire Financial Group was one of the best decisions I made in a very long time. Not only did their team help me with my debt, but also they assisted me in how to save tons of money and better plan for the future. I would recommend McGuire Financial to anyone who is struggling with debt and in need of guidance to get their money situation handled".

— *Muhammed Baloch*

"I just want to let you know that I'm very happy with the service and support that your team has provided to me regarding my consumer proposal. Since the moment I arrived to the office for the first time, I felt very welcome, and, of course, I could see I was talking with a professional.

"Thank you, Jayson and Toni, for the help. I appreciate everything you've done, and if I know anyone needing similar help, I will definitely refer them to McGuire Financial".

— *Joel Maique*

