

DECEMBER 8-12, 2008

## IDEAS

We recently had a conference call with over 62 reps from all over the Midwest. One idea was to help clients with their credit reports.

### Tony Lopez

#### WRP Representative

Sent this idea about a website from one of the credit bureaus, called transunion, that will give you a monthly credit report type of a newsletter with all sorts of credit info on it. You can also access credit reports from all the major bureaus through it and do credit monitoring and the like. The website is [www.truecredit.com](http://www.truecredit.com).

### Tom Heitz

#### Ash Brokerage

<https://www.ashbrokerage.com/>

Sent this idea about a government site for free credit reports: <http://www.ftc.gov/freereports>. This site is great to use with clients so that they know where to go to check their credit reports. This is the actual site where the consumer will be directed to after they click the link inside the first link. <https://www.annualcreditreport.com/cra/index.jsp>

### Chad Karl

#### WRP Representative

Sent in a piece that was created by Personalized Brokerage Services, one of the best FMO's for fixed annuity, long term care, and life insurance business as they actually are one of the few that really helps with marketing your business, so please give them credit to this if you forward it to your reps. Again, I send it out to the children of my top 20 clients with my office brochure and then follow up with a phone call a week later offering them a free retirement income analysis. I have attracted 4 new clients out of 100 sent out so far. A 4% response, which is better than any lead program. I also now have relationships in place to continue my client's legacies.

I hired my next door neighbor's kid, Mitchell, to walk our 7 month old golden doodle puppy. Being the Chicago Cub fan I am, I thought the logical name would be Wrigley. He's a little bigger than we expected, almost 70 pounds now and he needs to be run every day...wish the Cubs had someone as fast. The weather up in Wisconsin has dipped below freezing and we have about 5 inches on the ground. Mitchell, who's in 7<sup>th</sup> grade, knocked on my door the other day and said he was wondering if he could take Wrigley in the park behind our house and play with other dogs. I didn't see a problem in that. He then asked me if he could use my name as a referral for other dog owners to call, well, he peaked my interest. I asked him what he was thinking. He said he would like to start a business, maybe 5-10 dogs that he would take to the park for a run and some play time. He showed me a marketing piece he designed on his Apple computer and I have to say, I was impressed. He charges \$15 a week for 3 walks. I asked if I could walk with him the next time he went out, he said sure. Mitchell has created a small business of walking dogs into a thriving little business. All the dogs get plenty of running time in the park. He has a pocket full of treats, several plastic bags, a pooper scooper and a back pack of toys for the pets. Mitchell is an **entrepreneur**. He changed his business of just walking my dog into a small business where he has over 10 other dogs. I think it would behoove us to review what this kid is doing. Instead of just walking one dog he is looking to maximize his time and effort and increase his profitability. Can you look at your business today and see if you are following the same type of evaluation? Are you just doing one thing, just a transaction? Are you just looking at the SALE of one product? Are you getting all of your client's business? Can you evaluate that particular relationship and improve the service and strengthen the rapport with that client and their family, thus increasing your business? Mitchell did!

There is a great site: <http://www.sharondrewmorgan.com/bio.html>. The author, Sharon Drew Morgan, wrote "Selling with Integrity." She says the issues that people deal with on a daily basis aren't whether the markets are up, down, sideways or whether they own the right stock or mutual fund. People are more concerned about their children, their grandchildren, their health, their retirement, their careers and the next midlife crisis coming around the bend. She really hits on the problem and dream spaces in our heads. The problem spaces are those nagging concerns that lurk in the dark recesses of our brain. You know those issues, the ones we don't like dealing with or avoid all together. The dream space contains the abstract of what we could and should be in our lives as well as the thoughts and visions of what we could do and who we could be if we could sit down with a map and figure out the most efficient and beneficial route from here to there. Remember: your clients are trying to run their lives, not their money. For the client, the money is only the means to an end. Are you the advisor, cognitive of what that end is for each of your clients or are you just following the money, transaction by transaction?

Remember, it's about the client! The number one reason an investor will leave a broker is because the client's expectations were not met and/or communicated clearly. By the way, Mitchell now has a list of new organic dog foods, dog treats and toys for Wrigley. I just ordered a Chicago Cub collar from Mitchell. He said he could get a Chicago Cub bowl for Wrigley too. More services, products and a longer lasting relationship. Think about it...

## CELEBRATING 32 YEARS OF EXCELLENCE



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TIP OF THE WEEK is meant to be a useful tool for you. If you have an idea that has worked for you, pass it along, and if you find this is not helpful, send me an email and I will delete you from our mailing list. I look forward to hearing from you.

Let WRP pay for your next vacation! We'll pay you up to \$2,500 for a referral that joins WRP. I'll throw in another \$500 of that rep has GDC over \$50,000.0 That is \$3,000 for your next vacation. Snow is coming, get out your snow blowers and shovels. If you don't take the vacation, use the money to pay for snow removal or that big screen to watch the Chicago Bears win the Super Bowl!