

## INSIDE

A MCGUIRE FINANCIAL  
 THANKSGIVING | PAGE 1

HOW TO MAKE THE MOST  
 OF YOUR MARKETING DOLLARS | PAGE 2  
 GARLIC MASHED CAULIFLOWER | PAGE 2

THE BEST DIGITAL BUDGET APPS | PAGE 3  
 TESTIMONIALS | PAGE 3

THE MOST EXPENSIVE  
 INGREDIENTS IN THE WORLD | PAGE 4

## COOKING WITH GOLD

Have you ever wondered what magical ingredients some of the world's most famous chefs are keeping in their spice cabinet or pantry? Wannabe chefs, take note. Here are a few examples of some of the world's most expensive ingredients and why they're priced like precious stones.

**WHITE TRUFFLE** is one of the most sought-after and difficult-to-find ingredients on the planet. Considered a delicacy, white truffles can only be found in the Piedmont area in Italy. This mushroom can cost you up to \$2,000 per pound. Since it's difficult to discover — and getting increasingly difficult each year — special pigs are trained to forage for them. Find them in the most extravagantly creamy pasta or shaved over a scrumptious tortino.

**SAFFRON** — the world is just mad about it. This exotic spice is one of the most expensive food items on the planet, as it's so insanely painstaking to grow and harvest. If you've never been lucky enough to see saffron up close — let alone taste it — it is plucked from the *Crocus sativus* flower. It unravels in thin threads, collected by hand. There are only three threads on every flower, so each thread is like a tiny piece of delicious, red gold. If you're interested in buying a pound of saffron, be prepared to spend up to \$5,000.

**HOP SHOOTS**, the part of the plant that beer brewers do not use, are being sold for insane prices around the world. Similar to saffron, hop shoots are very troublesome to harvest, and you pay the price for the workers' pain. A pound of hop shoots can cost you around \$500. Sauté them with butter and garlic for a delicacy only heaven could concoct.

Some will say that the taste of ingredients like saffron cannot be duplicated, and that white truffle is the best thing that's ever happened to culinary arts. But with prices like these, a substitute might not be such a bad idea after all.

## UPCOMING EVENTS

**'The Bankers' Secret' Boot Camp**  
 Edmonton — October 1 and 8  
 Calgary — October 15 and 22

**'Talk to the Experts' Radio Show**  
 Calgary 770 CHQR — October 8 at 11 a.m.  
 Edmonton 630 CHED — October 29 at 12 p.m.

**Happy Halloween!**  
 October 31

# THE BANKERS' SECRET

www.McGuireFinancial.ca

780-462-1289

November 2016



## GRATEFUL FOR ALL WE HAVE A MCGUIRE FINANCIAL THANKSGIVING

*Thanksgiving might be behind us, but this season presents so many opportunities for us to show our gratitude. Thanksgiving isn't just a day. It's several months of recognizing how lucky we are.*

At McGuire Financial, one of the people we're most thankful for is Mr. Nelson Nash. Back in September, we were preparing to host the pioneer of the Infinite Banking System® at our live community event. We've worked with Nelson for years, but this year's event was a great farewell. At 85 years young, Nelson decided he wouldn't be travelling across North America anymore for speaking engagements, so this was our clients' last chance to see the man in person.

“This season, when I'm not at the office, I'm giving thanks for everything I have at home ... It's a great time to get together with the important people in our lives. We reflect on what we have, relax and enjoy each other's company”.

We're not saying goodbye to Nelson forever, though. He's been a wonderful source for advice, education and networking, and every year, we attend the Nelson Nash Institute IBC Practitioners' Think Tank every year, in Nelson's hometown of Birmingham, Alabama. We're so thankful for everything Nelson Nash has done for us and our clients.

This season, when I'm not at the office, I'm giving thanks for everything I have at home. Thanksgiving in the Zacher

house is either us going out to a nice restaurant or staying in for dinner. If we go out, it's usually with close family. But if we're at home, I'm doing the cooking, fixing turkey with all the trimmings. Wherever we are, it's a great time to get together with the important people in our lives. We reflect on what we have, relax and enjoy each other's company.

When I was a kid, I always looked forward to Thanksgiving dinner. My mom would make a traditional turkey feast every year, and although I think I'm a good cook now, there's nothing better than mom's turkey! After dinner, we'd spend time outside playing games. The whole day was a nice treat.

Today, I'm as thankful for the things I had when I was younger as I am for what I have now. I'm lucky that way. My parents are still together and in good health, so I can still spend quality time with them. I'm thankful for my loving wife and our family. I'm thankful for our friends and relationships. And I'm thankful to have been blessed with a successful business.

What about you? What are you thankful for this season? Whatever it is, I hope you had a wonderful Thanksgiving, and I hope whatever teams you root for have a great season as well. As for me, I'll be watching the New England Patriots, the Pittsburgh Steelers and the Denver Broncos.

See you soon!

- Glen P Zacher, CFP

# HOW TO MAKE THE MOST OF YOUR MARKETING DOLLARS

In a competitive environment, you'll want to achieve a certain target with finite resources. To do that, you first need to understand the difference between an outcome and a goal.

An outcome is the thing you want to happen, like raising sales by 20 percent or cutting customer attrition to just 3 percent. A goal is the thing you're going to work toward to achieve that outcome. For marketing, the best goal is delighting your customers. Work backward from that to determine the best ways to spend your marketing money.

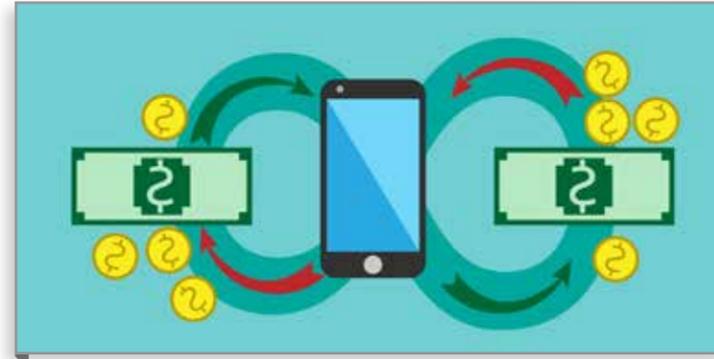
That may sound a little 'woo-woo,' so let's get into some hard numbers. Smartphone use now dominates the mobile subscriber market with 80 percent, and half of customers who conduct a local search on their phone will visit a store within a day of the search. So, if you're not figuring out ways to engage smartphone users, your marketing is probably missing the mark and failing to delight customers where they are. Invest in local SEO, social media and paid advertising designed for mobile to make that happen.

Another great way to maximize the ROI of your marketing dollars is by implementing some automated solutions. You only have so much money available for a marketing staff, so it's always wise to seek out solutions like social media management software, email marketing services and customer relations management, or CRM, software. By offering these solutions, you take the busywork away from your staff so they can focus on making intelligent, bigger-picture marketing decisions.

Last, but not least, start small and build up. Study what the competition is doing. See if you're getting results before you dump your whole budget into anything, and when you see what's performing the best, prioritize it without neglecting other marketing channels in the process. You want to establish omnipresence because it takes a lot of exposure to your target audience for you to gain traction.

Start investing today in ways to delight your customers, automate your marketing and get strategizing!

# LET'S GET DIGITAL



your phone via the App Store or Google Play. Mint not only allows you to create a budget, but it also allows you to easily track how you're doing by linking directly with your bank accounts, loans and other financial accounts. The company even has a separate app dedicated solely to tracking and paying bills, which CNN Money calls the "Cadillac of money-management apps."

## EVERYDOLLAR: BUDGETING

Dave Ramsey's famous money-management system goes digital with the EveryDollar budgeting app. Rated 4.8 out of 5 stars on Google Play, this free application provides a simple intuitive system to help even the greenest of budgeters plan, track and manage their money. Its "zero-based" budgeting system encourages budgeters to examine every penny they spend.

## PRISM BILLS AND PERSONAL FINANCE

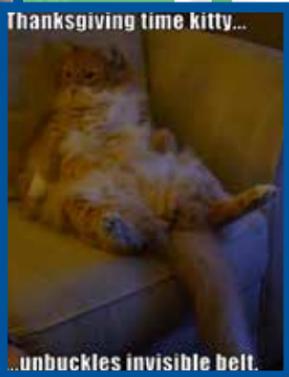
Featured on GeekWire, Forbes and Bloomberg, this up-and-coming app provides all the functionality of Mint with a gorgeously simple look. Pay almost any bill on time and with ease, as Prism's claim to fame is that they "support more billers than any other app" to help you keep track of your finances and eliminate excess spending — and they do it all with fantastic customer service.

Are you still using a paper and pen to create and track your budget? Do you tire of lugging your ledger around to mark down every single transaction? Let's get real for a second: The days of the checkbook logging system are gone. It's time for your budget to move into the 21st century. It's time to go digital! We're here to ease your transition into the digital money world with three of the best budgeting applications of 2016.

## MINT

Mint, one of the most popular budgeting apps there is, was created by Intuit, the same people who brought you QuickBooks, TurboTax and ProConnect. Mint is available both on your computer and on

# BREAK CORNER



## GARLIC MASHED CAULIFLOWER

### INGREDIENTS

- 1 head of cauliflower
- 4 tablespoons ghee
- 2-3 cloves garlic, minced
- Sea salt

### DIRECTIONS

1. Remove cauliflower stem, chop the head into small pieces.
2. Place the cauliflower into the top pan of a double boiler to steam. Steam for 15-20 minutes.
3. Use a food processor to blend the cooked cauliflower. Add in ghee, garlic, and salt. Process until smooth.
4. Serve and enjoy!

Recipe inspired by paleoporn.net.

# 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 they also assisted me in learning 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 wants 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 when I arrived to the office for the first time, I felt very welcome and, of course, I could see I'm 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*

"I had accumulated quite a bit of debt due to my stupidity. It was stressing me out very much. I sought guidance from McGuire Financial. They exceeded my expectations."

– *Miles Perkins*

"I want to express my appreciation for all of your effort and expertise throughout the whole consumer proposal process. I would recommend you to anyone, like I was, struggling under a mountain of credit card debt and feeling hopeless. In a little over three years, I have gone from owing over \$60,000 to debt-free. It feels great! Please feel free to share my testimonial as you wish."

– *Tom Ferguson*

