



.....15 Years and still rolling.....

Open MIC is open for anyone.

9:00: AM Pacific Thursday 800 504-8071 Code is 5556463

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

ANTHONY OWEN

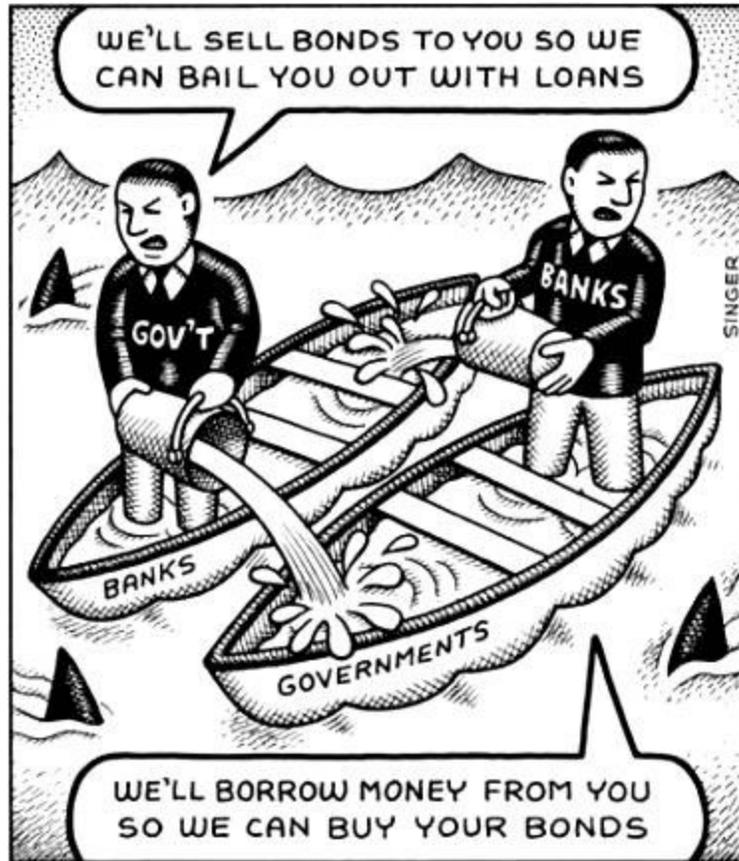
888-74**AGENT** (24368)

tony@annuityagentsalliance.com

OR VISIT OUR WEBSITE



Annuity | **Agent's Alliance**
Real Help From Real Agents.



Feel helpless?

I think I will keep repeating this all year....BB

2012: Our Mantra

Three Marketing Tips:

- **Radio** is a killer lead generator and it allows you to be an expert. Image building and becoming a local expert.
- **Internet leads:** Buy all you can afford, fresh, exclusive and they work.
- **Retire Village:** Balance out your database with this excellent tool, give value to build relationships

Radio, Internet, Retire Village: Do these three things and you will increase sales, have more spendable income and take more and better vacations.

Leads: sign up at www.annuity.com (if you are a crew member, ask for discount codes)

Whatever your budget, whatever your lead decision is...the one thing you should always do first is Retire Village...it should be your foundation. (see end of notes)



Crew...I read 40-80 articles a week and the ones I put up are because there is a little something that could help you....I also list many of them on Facebook, only if they are helpful....see our Facebook account and follow along...they are not “**filler**” as an agent told me a month ago....a lot of time and effort goes into this...BB



Here is link and short summary

<http://www.limra.com/newscenter/NewsArchive/ArchiveDetails.aspx?prid=10>

A new LIMRA study reveals that retirees and those near retirement who are personally contacted by a representative from their retirement plan provider are **twice as likely to keep their assets with the provider.**

With more than \$2 trillion estimated to roll out of company-sponsored retirement plans into IRAs over the next five years as workers retire or leave a job, plan providers are looking for ways to keep those assets under management.

Obama's plan: Annuities to the rescue

http://money.cnn.com/2012/02/02/pf/rules_retirement_annuities/index.htm

CNN Money article

Liberty life changes name...again

First **RBC**, then **Liberty Life** now **Athene Annuity** and Life Assurance

<http://www.greenvilleonline.com/article/20120203/BUSINESS/302020030/Liberty-Life-changes-its-name?odyssey=nav%7Chead>

The New York Times

New Treasury Rules Ease 401(k) Annuity Purchase

http://www.nytimes.com/2012/02/03/business/new-treasury-rules-ease-purchase-of-annuity-with-401-k.html?_r=1



A new Conning Research study, "**Indexed Annuities: New Growth Opportunities**" analyzes the current state of the fixed index annuity (FIA) market, identifying factors that indicate future robust growth as well as a number of internal and external challenges that insurers in this line-or considering entering this line-will face.

<http://www.producersweb.com/r/wire/d/contentFocus/?pcID=2e8a7d3ce8677cea3ef1d0a5083b1aa6>

Summary from Producer's WEB

A combination of factors has created a strong environment for **indexed annuity** growth, according to a new study by Conning Research & Consulting.

The study, “**Indexed Annuities: New Growth Opportunities**” found that economic changes, regulatory shifts, consumer preferences and variations in equity markets have created a positive environment for further growth.

"Since the financial crisis, the limitations to indexed annuity growth have given way to a more positive set of conditions for insurers in this line, and we saw new products and more importantly new players, entering the market," said Scott Hawkins, analyst at Conning Research & Consulting.

Uncertainty about distribution channels and negative publicity about products combined with improving equity markets put severe pressure on indexed annuities, he said.

In addition, interest in fixed annuities has been curtailed by **low interest rates**, while equity market volatility has **negatively affected** consumers' interest in **variable annuities**, according to Hawkins.

As other annuities face these challenges, consumers are increasingly drawn to indexed annuities' guaranteed investment returns and the potential to earn extra returns, he said.

"The indexed annuity line of business has the highest concentration of the three individual annuity types, certainly in part due to the product complexity and hedging requirements," said Hawkins. "Yet as annuities have struggled to compete for share of wallet with mutual funds, indexed annuities may prove to be a competitive advantage for those insurers who can meet the product, investment, and distribution challenges of this line."

Here is the link....price is \$1750.

<http://www.conning.com/viewpublications-article.aspx?id=6711>

Disgrace....Labor Department delays **401 (k) fee disclosures**

Obviously you can see the big guys behind the curtain, trying to hold off disclosure....if most people knew exactly how much they were paying in fees they would be extremely irritated. **You all know that helpless feeling?**

Here are some current links.

<http://www.bankrate.com/financing/retirement/401k-fees-hidden-til-august/>

<http://finance.yahoo.com/news/labor-department-delays-401-k-174604067.html>

- 401 k have administration fees paid to the TPA (third party administrator)....will vary from one to the other
- Many 401 k also have advisory fees paid to the person managing the funds....generally the local broker who handles the account
- plus....401 k have fees within the accounts chosen for the actual investment...such as small cap mutual fund etc....someone is paid to administer those funds and make the buy and sell decisions.
- 401 k can have several layers of fees

Here is an exert from the Department of Labor about 401 k fees.

http://www.dol.gov/ebsa/publications/401k_employee.html

What are 401(k) Plan Fees and Who Pays for Them?

If you want to know how fees affect your retirement savings, you will need to know about the different types of fees and expenses and the different ways in which they are charged.

401(k) plan fees and expenses generally fall into three categories:

Plan Administration Fees - The day-to-day operation of a 401(k) plan involves expenses for basic administrative services -- such as plan recordkeeping, accounting, legal and trustee services -- that are necessary for administering the plan as a whole. Today, a 401(k) plan also may offer a host of additional services, such as telephone voice response systems, access to a customer service representative, educational seminars, retirement planning software, investment advice, electronic access to plan information, daily valuation and online transactions.

In some instances, the costs of administrative services will be covered by investment fees that are deducted directly from investment returns. Otherwise, if administrative costs are separately charged, they will be borne either by your employer or charged directly against the assets of the plan. When paid directly by the plan, administrative fees are either allocated among individual accounts in proportion to each account balance (i.e., participants with larger account balances pay more of the allocated expenses) or passed through as a flat fee against each participant's account. Either way, generally the more services provided, the higher the fees.

Investment Fees - By far the largest component of 401(k) plan fees and expenses is associated with managing plan investments. Fees for investment management and other investment-related services generally are assessed as a percentage of assets invested. You should pay attention to these fees. You pay for them in the form of an indirect charge against your account because they are deducted directly from your investment returns. Your net total return is your return after these fees have been deducted. For this reason, these fees, which are not specifically identified on statements of investments, may not be immediately apparent

Individual Service Fees - In addition to overall administrative expenses, there may be individual service fees associated with optional features offered under a 401(k) plan. Individual service fees are charged separately to the accounts of individuals who choose to take advantage of a particular plan feature. For example, individual service fees may be charged to a participant for taking a loan from the plan or for executing participant investment directions.

Apart from fees charged for direct administration of the plan itself, there are three basic types of fees that may be charged in connection with investment alternatives in a 401(k) plan. These fees, which can be referred to by different terms, include:

- **Sales charges** (also known as **loads** or **commissions**). These are basically transaction costs for the buying and selling of shares. They may be computed in different ways, depending upon the particular investment product.
- **Management fees** (also known as **investment advisory fees** or **account maintenance fees**). These are ongoing charges for managing the assets of the investment fund. They are generally stated as a percentage of the amount of assets invested in the fund. Sometimes management fees may be used to cover administrative expenses. You should know that the level of management fees can vary widely, depending on the investment manager and the nature of the investment product. Investment products that require significant management, research and monitoring services generally will have higher fees.
- **Other fees**. This category covers services, such as recordkeeping, furnishing statements, toll-free telephone numbers and investment advice, involved in the day-to-day

management of investment products. They may be stated either as a flat fee or as a percentage of the amount of assets invested in the fund.

In addition, there are some fees that are unique to specific types of investments. Following are brief descriptions of some of the more common investments offered under 401(k) plans and explanations of some of the different terminology or unique fees associated with them.



I thought I had seen it all...but our industry seems to bring out the “**garbage**” in marketers....(and short cut takers)

2.15%

FDIC Guaranteed Bank

Deposit

\$25,000 minimum 6 months CD

Bill...

Have you seen this one (see my attachment)? If you haven't it is kind of interesting. This ad has regularly been in the Oregonian for the past couple of months. Clients have called me to find out what bank is paying **2.15% on a six month FDIC insured C.D.**

Well I got the answer and it is very "interesting". If you haven't heard of it, I will share the answer with you.

Priscilla still can't believe it!

Frank

Good Morning Bill....

Well the ad is being run by the local office of Sun Cities Financial Group www.scfg.com who specializes in "locating superior insurance and banking products". They are out of Arizona.

Through the local office you deposit a minimum of \$25K with your choice of banks they represent. The check is made out to the bank and the bank in turn pays the current 1% return on a six month C.D. Within 15 days, Sun Cities Financial sends a check for the balance of the offered 2.15%...the check is for 1.15%.

In six months when the CD comes due it will renew for the 1% or sometimes even less. The client goes to the office to reclaim their principle or renew their C.D. That is when the Sun Cities rep will show you some other insured product options....like an Index Annuity. He tells me that people in Oregon tend to like the features of the annuity and like the option to the low rates of the C.D.

Another **Mouse Trap!** I don't know how they get away with paying the client money. May have to do with the money coming from the home office in Arizona?

How do you like it?

Frank

So the question is this: Is this illegal?

I had an adventure today doing research.

I went to the **State of Washington Department of Insurance**, they said it was not their jurisdiction, they sent me to the **Department of Financial Institutions**, they said it was not their department but a usury question and they could not answer, they sent me to the **Department of the Treasury** and they said.....**we don't know, ask your attorney.**



Also....many companies will not take funds from these sources....use caution.

To me the whole thing smells.



Questions from the crew for the Owens Brothers.

Email Bill at bbroich@msn.com and Chad will share his answers with the **Open MIC** crew.

2....Questions:

1. How do you handle this objection when you are trying to sell an annuity?

What happens if I need more money? (I picked this off a blog) One of the drawbacks to most annuities is that you may have little or no access to the money invested beyond the income that is promised to you. If you need more money in retirement to replace your roof or buy a new car, can you withdraw funds from your annuity account? If so, what are the surrender charges and how will this affect your future income stream.

2. I have a question for Tony or Chad on this week's open mic. Could they share with us their closing questions?

Also from **Chad** yesterday.....The market is so confused and ran but fear and hopes. No wonder we have people running to safety!

Chad can you explain how you use this?





Dave... product info!

How can a little tiny tire store in a small town (Shelton, WA) compete with a giant store? (Wal-Mart)



Cary's Tire & Repair

202 South 1st Street, Shelton, WA 98584-2244 (360) 426-9762

Here is a good question for you?

How does a small three man company selling tires in Shelton WA compete with a Wal-Mart Super Store? How can they compete on price, selection and service?

The answer is they do. I have been a customer of theirs for 25 years and even as well as I know Cary, he never forgets to always do one thing....every time I stop by.

He thanks me for my business!

The last thing he will say to me when I leave the shop is this:

Bill, thanks for your business.

Simple, effective and sincere.

In this small Western Washington town of 5,000 with a giant Wal-Mart on the outskirts of town, Cary and his family has succeeded since 1946. Service is great (but lots of companies provide service), price (a little hard to compete with Wal-Mart)....so how does he do it?

He genuinely appreciates it and he lets me know.

Bill, thanks for your business.

Are you thanking your clients? Have you called them and just said thanks? Have you written an annual letter on the state of the annuity business, explaining how safe their funds are and thanking them?

If Cary can prosper and enjoy a successful business selling tires then you can also. **Thank your clients for their business.**

Drop your clients a “**Thank You**” letter now and remind them their funds are safe and secure.....BB



Also.....be smart and get listed in the new **Yellow Pages**.....(Google Local, YELP, AroundMe, etc.)

That is how you compete, you can out market Wal-Mart if you plan and execute....

One last tip....be sure and get listed in the **mobile directory** also....

We can help! Also, if you think things don't change fast remember:



Facebook is only 8 years old!

Recent case

This is an example of how you can find business in very peculiar circumstances....whatever you do....make sure you have a fresh and complete fact finder..... (I had recently done one on this case)

Betty and I have been on a great sales run lately, seems some deep itch to make sales has been hard to scratch, the result is we are flowing money into annuities. Here is a recent case from last week. Sort of a silly case but still a sale.

Jack is 82, widower and lonely. He has a daughter who is self-sufficient and a grandson who is healthy, they live 30 miles away. He has more than sufficient money which include about \$400,000 in annuities with me. (and investments and back deposits)

Jack is lonely and as such reaches out to many people; sometimes he ends up with someone who might take advantage.

Jack is also very smart and a very young 82, he works out regularly and is physically and mentally fit.

This past week Jack called me with an emergency, he needed to see me immediately. His emergency?

Let me start with a little more detail, we had a bad ice storm here a few weeks past and many places were without power. An enterprising young man went door to door selling backup generators....and yes, Jack bought one.

He didn't of course buy the Costco brand for \$1,000, he bought the super deluxe version for \$11,000 which I was informed would also run his water heater and TV at the same time.

Mistake?

Yes probably but the deal was done and the generator was installed, the problem in Jack's eye was this....he had paid for it with his VISA card and the interest was about to be charged to him.

That was the emergency. That and he was now a month after the fact having buyer's remorse for paying \$11,000 for a generator. Jack can't stand the thought of paying interest on his VISA so he asked for a withdrawal from his annuity.

Instead of criticizing him for his \$11,000 home improvement, I merely asked him if he was happy with his choice, of which he answered in the affirmative. My job was not to critique him, but to get his funds ASAP. He did mention he was slightly sorry he had spent so much so I said...

Jack, I can get you some of the funds back if you wish. Your annuity with Great American is out of surrender and has \$100,000 in it. If you agree to allow GALIC to roll it over for a fresh time period (10 years) they will add 2% to the account. I know \$2,000 is not \$11,000 but in his eyes it was a windfall.

Sell the benefits however meaningless they may appear; what may not be important to you might have a whole new meaning to someone else.

A simple form for the withdrawal and the forms to roll it over (he has plenty of other assets and his use for this annuity would be nil) warehoused funds.

This might not be a great example of “killer” annuity selling but we did make a sale of \$100,000 and everyone was happy....doesn't always have to be spectacular....hey \$100,000 cases add up!



And finally: the newsletter

We have sent the newsletter out for years to our agents so they can send it on to their clients; we did this for you because we were doing it for ourselves...but no more, we are 100% digital...that is what Retire Village is for.

Here is a recent email form an agent.....

From: Joe agent joe@agentsville.com
Sent: Monday, February 06, 2012 7:44 PM
To: 'Joe Rych'
Subject: Newsletter

Hi Joe,

I don't see a newsletter for February. Did I get missed??

Thanks,

Joe Agent

Another benefit of Retire Village

I don't send it out anymore ~ it's on the agents RetireVillage.com website for download each month ~ the site is producing business for the agents ~ most of the agents don't have clients e-mails so they call each one and or send them a letter to get the e-mails ~ we upload them for you ~ if you do that you will get extra business ~ you don't have to know anything about computers to use it ~ we do it all for you

Below is a ten min training video if you care to watch

Here is the training link for the site ~ click here for 10 minute [RetireVillage Site Training](#) ~ pretty simple stuff

[RetireVillage.com](#) website is a Data Base manager as well as an automated Drip Website designed to greatly extend the life of your leads ~ many of the agents who use it also use our other marketing systems enclosed in the word doc ~ it is designed to touch on your clients and prospects twice per month with a teaser article like the ones on the site ~ *the beauty if it is that we do it all for you* ~ all you need to do is upload your clients and prospects to the website and we drip on them for you twice per month

Demo Financial Services | Annuity.com

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Safety and Security Always

Annuity Information From The Experts

Our mission is to help you realize your ideal retirement, free of worry and stress. Let us help you put your retirement money to work harder and smarter without exposure to risks. Please call for your free retirement planning booklet!

Featured Information About Annuities:

- Security is Spelled A-N-N-U-I-T-Y**
Safety and Security is Spelled A-N-N-U-I-T-Y! [Learn More](#)
- Tips to Fully Understanding Variable Annuities**
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- Avoid Mistakes Buying Life Insurance**
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- Risk is a Four Letter Word**
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- Guaranteed Fixed Annuities: Promises Made, Promises Kept**
We Keep Promises....Guaranteed! [Learn More](#)
- The Glorious History Of Annuities**
Annuities. Glorious? [Learn More](#)
- Protect Your Income from Social Security Mistakes.**
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Annuity.com Poll

Have you ever purchased an annuity?

Yes 100%

No 0%

Total votes: 2

[Click to poll](#)

Twice per month we email a teaser article like the ones below to you prospects and clients. When they click on "click here for more info" buttons they land on your Website.

No site management for you to do. We do the drip to your database of clients and prospects. All you need to do is add your email addresses and names.

You can see in real time who visits your website and how many times they have viewed it.

Powered by Annuity.com

Your Daily Lead Report

Dear **[REDACTED]**

Your daily website visitors and leads for yesterday:

Name	email	Page Viewed	Total Views
Mit [REDACTED]	[REDACTED]wstadt.net	http://nwsenior	6
John [REDACTED]	[REDACTED]@comcast.net	http://nwsenior	1
Candace [REDACTED]	[REDACTED]@gmail.com	http://nwsenior	2
Candace [REDACTED]	[REDACTED]@gmail.com	http://nwsenior	1
E [REDACTED]	[REDACTED]riorresources.net	http://nwsenior	1
Betty [REDACTED]	[REDACTED]@comcast.net	http://nwsenior/pagename=5	1
John [REDACTED]	[REDACTED]@comcast.net	http://nwsenior/pagename=5	1
Bob [REDACTED]	[REDACTED]3@msn.com	http://nwsenior/pagename=5&sid=8580	1
B [REDACTED]	[REDACTED]@gmail.com	http://nwsenior/pagename=58	1
Mitch [REDACTED]	[REDACTED]ewstadt.net	http://nwsenior/pagename=58	6
D [REDACTED]	[REDACTED].com	http://nwsenior/pagename=58	2
Candace [REDACTED]	[REDACTED]mail.com	http://nwsenior/pagename=58	1
[REDACTED]	[REDACTED]riorresources.net	http://nwsenior	4
Mitch [REDACTED]	[REDACTED]wstadt.net	http://nwsenior.retirevillage.com/frontpage	1
Canda [REDACTED]	[REDACTED]@gmail.com	http://nwsenior.retirevillage.com/newsletter	1
Canda [REDACTED]	[REDACTED]@gmail.com	http://nwsenior.retirevillage.com/newsletterview?id=4	1
Canda [REDACTED]	[REDACTED]@gmail.com	http://nwsenior.retirevillage.com/planning	1

We drip on your database of clients and prospects twice per month. You will see exactly who is visiting your website to view the articles we drip for you. Been looking for a good reason to check in with your hot leads....well here it is.

You will know their interest level by the number of views and which pages they visit on your website.

Phoenix Financial | Annuity.com

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To "View and Edit" contacts log into your website. Click on My Contacts to view your list of contacts. Contacts will be

Search by Email Search by Last Name

User ID	Edit	Contact	First Name	Last Name	E-mail	Home Phone	Office Phone	Picture
8652	edit		Jill		jil209			
7174	edit		Randy		jstmyc			
7177	edit		Lolita		Lafac			
7189	edit		Steve & Susan		ssteep			
7174	edit		Bobby		rafare			
7176	edit		Kate		kate@			
7180	edit		Michele		Mcbla			
7192	edit		Terry		tboll			
7169	edit		Ed		eches			
8653	edit		Ruth and Doug		douga			
7182	edit		Mike		Mike-D			
7172	edit		John		john@			
					Gome			
					Shawa			
					sunoa			
7171	edit		Al & Judy		houc			
7185	edit		Rickey		rickey			
7195	edit		Zaretta		Zaretta			
7186	edit		Rodger		rkos@			
7179	edit		Mary		maryn			

Click on edit to make changes to your existing contact. When the new window opens click the appropriate tab to make changes.

View Edit Track Contact

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Account information

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To add new contacts to your website first log in to your site. Scroll down to the control panel on the left. Then click on "Add New Contacts". The only required information is first name, last name, and email address. All other information is optional. Click on "Add New Contact" to complete.

Add New Contact - Phoenix Financial

Enter Your New Contact Information.

Required Information

First Name (required): Last Name (required):

Email (required):

Contact Address

Address1:

Address2:

City: State: Zip:

Contact Phone Numbers

Home Phone: Office Phone:

Mobile Phone: Fax Number:

Contact Group(s)

Prospects Custom1

Clients Custom2

Relatives

We suggest you put contacts into a contact group so that in the future you can send group related emails to specific groups.

Powered by Annuity.com

We have leads available (3 sources) and we have appointment setters. Call any of us for additional details.

Call us for our recommendations for Appointment Setters.

BB



— Sheryl Moore Links

<http://insurancenewsnet.com/article.aspx?id=304998>

<http://www.sherylmoore.com/2011/11/is-the-annuity-your-client-purchased-bad/>

<http://www.annuitydigest.com/blog/tom/sheryl-moore-fixed-indexed-annuities-and-sec%E2%80%99s-proposed-rule-151a>

<http://www.sherylmoore.com/2011/01/response-the-safety-trap-a-k-a-my-52-point-correction-to-lisa-gibbs/>

<http://www.sherylmoore.com/2011/04/response-equity-indexed-annuities-investor-friendly/>

<http://letstalkretirement.com/think-you-know-what-fixed-indexed-annuities-are-all-about-16-things-you-probably-dont-know-about-fias/>

<http://www.sherylmoore.com/>

<http://www.sherylmoore.com/2011/11/is-the-annuity-your-client-purchased-bad/>

<http://www.sherylmoore.com/2011/10/indexed-life-insurance-gets-sexy/>

Safe Money video

<http://www.youtube.com/watch?v=3O-RIYfaLU8>

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MADED

Market all day every day