



.....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.

Congrats to Crew Member who sold \$500k off of 9 Scrubbed Leads (Not Chad, and several of the leads are still in play might be more!).....see more info at end of Open MIC notes....BB



**We are in NY shooting our new TV commercial....here
are some**

Words of Wisdom

"Life is very short, never waste a day"... Bill Broich



My wife bought a new car....

Last week we talked about the **Age of Safety** arriving...look at the sales estimated by 2014....told you do....BB

Annuity Sales to Top \$340 Billion by 2014

The study notes that individual variable annuity sales in 2011 were their strongest since 2007 and reached \$155.5 billion, or **12% growth** over 2010. Individual fixed annuities saw nearly flat sales in 2011, falling 1.1% compared to 2010, or \$75.6 billion.

Industry-wide annuity sales, including group annuities, were \$327.0 billion in 2011, compared with \$299.3 billion in 2010. So far into 2012, annuities sales were down in Q1 compared to 2011, the study states.

http://www.lifehealthpro.com/2012/09/19/celent-study-steady-growth-for-annuity-sales-in-co?eNL=505b40d0160ba0941800014b&utm_source=SeniorMarketInsider&utm_medium=eNL&utm_campaign=LifeHealthPro_eNLs&_LID=97952469

More Tax Info

We talked a little about taxes last week, this could potentially be a big deal for our target market....good info to have at your disposal....BB

AMT FIX - In case you've forgotten, Congress hasn't acted yet for "fix" the alternative minimum tax for the 2012 tax year.

Without Congressional action, it would result in a "**\$92 billion tax increase**" and the number of households facing the alternative tax would increase to **32.9 million from 4.4 million**.

" That's an unanticipated tax increase of about **\$2,800**. Since taxpayers will start filing their 2012 returns in January 2013, Congress needs to act relatively soon. There is some hope that the need to address the AMT by year-end might lead the two parties toward a broader compromise. Time will tell.

Wonder why the Senators are not filibustering this....., easy, they say nothing and more taxes are in the Treasury, no harm to them.....what a ripoff....BB



Lobbyists always win in the end....I was going to write a lot on this topic but I noticed my blood pressure going to the moon. Are you as sick of these FINRA creeps as I am?...BB

Transparency? What absolute Crap!

Ruling could help reps get rid of BrokerCheck blemishes

Court decides in favor of rep seeking expungement of Finra file; 'big uptick' in cases possible

A California appeals court ruling that makes it **easier for brokers to expunge** customer complaints and disciplinary actions from their records could have far-reaching implications for brokers everywhere.

Court said Finra did an end run

In an Aug. 23 decision, the California Court of Appeal for the First Appellate District in San Francisco ruled that brokers **may expunge their records under a principle of basic fairness, or equity.** The ruling poses a direct challenge to rules imposed by the Financial Industry Regulatory Authority Inc. that require certain thresholds to be met before complaints are expunged.

“This case could do damage to the [disclosure] system,” said Ryan Bakhtiari, a partner at Aidikoff Uhl & Bakhtiari in Beverly Hills, Calif., and president of the Public Investors Arbitration Bar Association, which represents plaintiff’s attorneys.

<http://www.investmentnews.com/article/20120831/FREE/120839988>

QE3....More

Last week we also talked about how the stock market is being propped up, here is more from a press release....BB

QE III ARRIVES - The Federal Reserve, in an effort to target stubbornly high unemployment, offered an array of **open-ended stimulus programs** (\$40 billion a month) designed to keep interest rates low until an economic recovery gains significant traction.

In a strategy shift, the Fed's latest round of quantitative easing, commonly referred to as QE III, will **target mortgage backed securities** rather

than U.S. Treasuries. And, importantly, the Fed said it **plans to keep interest rates low even after a recovery gains momentum.**

Chairman Ben Bernanke hinted recently that Fed policy could soon be tied directly to the U.S. labor markets. I think this means "spending will continue until employment improves."

The Dow jumped over 200 points on the unprecedented and controversial Fed announcement of an open-ended round of spending and extended the period for which it will keep rates between **0 and 1/4% to mid-2015.** The market closed Thursday over 13,500.

Is this not proof of who is keeping the stock market elevated?....BB

I also found this, very interesting!

The Fed was **created by Congress** to try and bring some stability to the turbulent capitalist economy. It has the power to make changes to the money supply and short-term interest rates in an attempt to either speed up or slow down the U.S. economy. The Fed has a profound influence on the economy, and therefore, the stock market. If anyone knew what the Fed was going to do, before it did it, it would be a gigantic edge that would be practically a license to print money.

The Fed takes great care to control the flow of material non-public information it holds.

There are many precautions taken to stop information from leaking out. However, if anyone possesses material non-public information, it's illegal for them to trade using that information.

Hmmmm....I bet I know who has access....BB

Timely Handout for your database

This could make a nice mailer or handout for use in the next 2 months, good way to increase value giving with your clients and it is "timely."

Presidential Elections and the Stock Market

Have you ever wondered how Presidential Election effect the Stock Market: Here is some past history.

As an investor, you know that past performance is no guarantee of future success. Expanding that truth, history has no bearing on the future of Wall Street.

That said, stock market historians have repeatedly analyzed market behavior in presidential election years, and what stocks do when different parties hold the reins of power in Washington. They have noticed some interesting patterns through the years which may or may not prove true for 2012.

The Dow hasn't done that well when the presidency has changed hands. A new research report from MFS Investment Management details the history of the blue chips in presidential election years from 1900-2008. It notes that the DJIA has on average lost 4.4% in election years in which the incumbent party in the White House loses. On the other hand, in years when the status quo was maintained, the Dow gained an average of 15.1%. Of course, much of these yearly gains and losses could also be chalked up to macroeconomic factors having nothing to do with a presidential race.¹

Overall, election years have been good for the blue chips. On average, the Dow has advanced **7.6%** in the 28 election years since 1900. When **Republicans** have won a presidential election, the average annual gain of the index has been **10.3%**. When **Democrats** have won the White House, the average annual gain has been **3.9%**.¹

Do stocks respond if a particular party has control of Congress? Many House and Senate seats will be decided in November as well, and so MFS also looked for any history of effect on the S&P 500 when a single party had or lacked a majority in Congress from 1961-2010.

In that period, MFS notes that when the White House and Congress were controlled by the same party, the S&P annually returned 12.1% on average. In years with a Democratic President and a Republican-controlled Congress, it returned an average of +21.3%. In years when a Republican President contended with a Democrat-controlled Congress, the annual return of the index averaged +4.5%. In years in which Congress was split – regardless of who was President – the S&P went 7.1%+ on average.¹

Could the Dow actually help determine who wins the White House? James Stack, president of InvesTech Research, chooses to look at this through the other end of the telescope. In his view, the performance of the Dow between Labor Day and Election Day exerts a powerful influence on who wins in November.

Stack notes that in 25 of the 28 presidential elections held since 1900, the incumbent party in the White House either a) lost the presidency when the Dow retreated within that time frame or b) retained the White House when the Dow advanced between Labor Day and Election Day. Of course, other factors may have been considerably more influential in these elections, such as a given president's approval rating and the unemployment rate.²

Bulls have run in many fourth quarters of election years. As the *Stock Trader's Almanac* cites, the S&P 500 advanced in the last seven months of 15 out of the 18 election years from 1952-2008.³

How much weight does history ultimately hold? Perhaps not much. It is intriguing, and some analysts would instruct you to pay more attention to it rather than less. Historical “norms” are easily upended, however. Take 2008, the election year that brought us a bear market disaster. The year 2000 also brought an S&P 500 loss. While a presidential election undoubtedly affects Wall Street every four years, it is just one of many factors in determining a year's market performance.¹

This material was prepared by MarketingLibrary.Net Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. All information is believed to be from reliable sources; however we make no representation as to its completeness or accuracy. Please note - investing involves risk, and past performance is no guarantee of future results. The publisher is not engaged in rendering legal, accounting or other professional services. If assistance is needed, the reader is advised to engage the services of a competent professional. This information should not be construed as investment, tax or legal advice and may not be relied on for the purpose of avoiding any Federal tax penalty. This is neither a solicitation nor recommendation to purchase or sell any investment or insurance product or service, and should not be relied upon as such. All indices are unmanaged and are not illustrative of any particular investment.

Citations.

1 - https://www.mfs.com/wps/FileServerServlet?articleId=templatedata/internet/file/data/sales_tools/mfse_elect_sfl&servletCommand=default [9/12]

2 - www.usatoday.com/money/markets/story/2012/09/18/will-dows-gyrations-determine-race-for-white-house/57797628/1 [9/18/12]

3 - www.usatoday.com/money/perfi/columnist/krantz/story/2011-12-11/stocks-during-presidential-election-years/51770758/1 [12/9/11]

Bye Bye Mary Goodbye

Shapiro might be gone...gee that won't break my heart, she should have never picked on the annuity industry....BB

Mary Schapiro is nearly four years into her term as chairman of the Securities and Exchange Commission.

She may not see a fifth.

Speculation is mounting inside the beltway that, regardless of who wins the November election, Ms. Schapiro is on her way out — probably of her own accord.

<http://www.investmentnews.com/article/20120909/REG/309099958>

Some of her "brilliant" highlights....

The signing of a **\$557 million lease** for huge amounts of office space in Washington in anticipation of a large budget authorization under the Dodd-Frank reform law. The SEC didn't get all the money and, as a result, needed only about a third of the space.

The SEC has also **suffered some humbling legal setbacks**, including on the proposed proxy access rule, which would have let shareholders more

easily propose resolutions on corporate proxies. The federal judge in the case chastised the SEC for failing to consider the proposal's costs adequately.

Oh, one more small defeat....151A!!!!

ING Study

Sorry, have no link to the study...here is the summary...BB

An ING study reveals while a majority of people believe life insurance is a valuable tool for estate and financial planning, two-thirds say other priorities are a major obstacle to purchasing any coverage. Other revelations:

- . **53%** believe the current economy makes life insurance more important than ever.
- . **51%** believe paying off debt or a mortgage is more important than purchasing life insurance
- . **61%** say they had never calculated their life insurance needs, but 25% of those were extremely confident they had sufficient coverage.
- . **62%** say family is the number one reason to purchase life insurance, however, **45%** of couples say they never talked with their spouse about what would happen one should die

IT COSTS TOO MUCH - An InsuranceQuotes.com poll reveals a pervading misconception that life insurance is unaffordable for most people.

39% of U.S. adults reported that they did not have life insurance, while **61%** who do have some level of protection are underinsured. The most common level of coverage was between \$25,001 and \$100,000. Of those with coverage, 30% reported that they have a term life policy while another

30% reported having a whole life policy and another **30%** reported that they were "not at all sure" about what type of policy they have.

You should consider adding life insurance to your product list, call Shaun for info..... Life Number 208 297-7818 Cell 208 585-1312
Amber O'Brien 208 297-7747

Oh by the way...

Here is a Life Insurance Selling Tip for you from Mr. Olson.

After a meeting with a client or prospect...."Oh by the way....."

"Mrs. Jones, I know you have your IRA which you plan to leave to your children, have you considered the tax liability?"

Qualified money is great - but, if your client is looking to pass this down to their heirs, they may be creating a huge "tax time bomb."

Sure, it's great that your client has \$250,000 in an IRA to pass to 5 people and give them \$50k each. But, are they going to be happy paying federal income tax on that amount? Will they be happy if these proceeds push them into a higher tax bracket?

There are a couple of solutions:

- Exchanging that qualified annuity into a tax-free life insurance policy. I know what you're thinking...**"You can't exchange an annuity for a life plan!"** Well, we have a tool that will accomplish that, and provide a tax free lump sum for their heirs.

(Simply call Shaun with the details and he can run an after tax illustration for you.)

- Have clients that have to take RMD's but don't need the money? Let's take the RMD's and start a 5 or 10 pay life policy that will provide additional "tax free income" to pay the taxes.
- How about the 5% solution? Here is the deal: Your client has accumulation annuities. *The client does not need these annuities for income.* They are not making a load of interest. So, take 5% per year and fund a life policy. WOW... Now you have leveraged the estate, and will provide additional proceeds to the heirs.

(Income rider anyone....BB)

Mobile APPS....can you believe what is now available? Here are APPSA to help with the life insurance sale...BB



LIFE Foundation Needs Calculator

Free for Apple devices

www.lifehappens.org/life-insurance-needs-calculator

Surveys commonly find that one of the top reasons people don't buy life insurance these days is that **they don't know** how much they need. This calculator from the LIFE Foundation can help change that. Clients answer a handful of financial questions, aided by definitions provided by the LIFE Foundation, and wind up with the life insurance coverage amount that best suits their needs.



LIMRA'S Ready-2-Retire

\$499 yearly licensing fee

www.limra.com/Retirement/Ready2Retire.aspx

LIMRA's Ready-2-Retire app recently won a silver Horizon Interactive Award for educational mobile app, and that's not very surprising. The tool walks clients through the process of establishing a vision for retirement and **setting up goals** to achieve it — in about 15 minutes. When consumers finish, they're given a personal retirement plan that summarizes their desired retirement lifestyle, their level of preparedness, topics they need to review and next steps. It's a great start to working with an advisor. LIMRA promotes it as "an excellent lead-generation platform," and says a subscription to Ready-2-Retire "gives you a personalized Internet application. You'll get a personal URL that you can give your clients and prospects."

(For a free demo of the app, **[click here](#)**.)



My favorite, Human Life Value...puts it in perspective....BB

Free for Apple devices

www.lifehappens.org/life-insurance-needs-calculator

Human Life Value Calculator

Free for the iPad

www.securian.com/Securian/Individuals/Life+insurance/Human+Life+Value

Commissions?:

www.commission-tracker.com



Women in the Marketplace

If you have not so already, learn all you can about this very valuable market.

http://www.lifehealthpro.com/2011/11/21/a-womans-world?utm_source=YourPracticeSpecialEdition&utm_medium=eNL&utm_campaign=LifeHealthPro_eNLs

When ZERO is a Here

Worth a look.....might be time to look at adding life insurance to your product list....BB

If you are in your 30s or 40s and looking for higher returns, your risk tolerance might be a little higher and you may not lose any sleep when your portfolio takes a huge dip one year. If that`s sounds like you , then maybe a proper mix of stocks, bonds, and mutual funds would be a great fit for your goals and objectives.

Read more: <http://www.foxbusiness.com/industries/2012/09/28/alternatives-to-cd-and-money-market-accountswhen-zero-is-your-hero/#ixzz285Qqogrd>

Here is more.....

Life insurance sales opportunity....BB

LIMRA analyzes potential impact of a new estate tax law

By Editorial Staff *Wed, Sep 26, 2012*

If Congress lets estate tax go back to **\$1 million exemption/55%** maximum, 14.7 million U.S. households would have a potential estate tax liability, with an average tax of \$1.4 million, LIMRA said.

Almost **15 million U.S. households (12.5%) could have a potential tax** liability if Congress fails to act and the estate tax law reverts back to a \$1 million exemption and **55%** maximum tax.

According to LIMRA's analysis of the Federal Reserve Board's *Survey of Consumer Finances*, only 4.4% of households have financial assets greater than \$1 million. But if the value of homes and other properties, privately-held business interests, and the face amount of life insurance are included in the value of the estate, far more families could be affected, the life insurance association said in a release.

LIMRA expects Congress to consider three proposals regarding the estate tax are:

- Let the estate tax law to revert back to a \$1 million exemption and 55% maximum tax.
- Extend the current law with a \$5 million exemption and 35% maximum tax.
- Enact a compromise of a \$3.5 million exemption and 45% percent maximum tax.

If Congress fails to act, 14.7 million U.S. households would have a potential estate tax liability, with an average estate tax of \$1.4 million, LIMRA said. About 55% of these households do not have enough life insurance coverage on the deceased to pay the tax, and would still owe an average of \$1.6 million.

If Congress extends the existing law, 2.4 million households (slightly higher than 2%) would potentially owe estate tax. At a 35% tax rate, their average tax would be \$2.4 million.

LIMRA's analysis shows that 43% of these households do not have enough life insurance coverage to pay the tax and would still owe, on average, \$3.1 million.

If Congress agrees to the compromise of \$3.5 million exemption and 45% tax rate, 3.6 million households (slightly higher than 3%) might owe estate tax. The average tax owed for these families would be \$2.6 million. According to LIMRA's analysis, 53% of these households do not have enough coverage to pay the tax. On average, LIMRA calculates that these households would still owe \$1.6 million. On average these households would still owe \$3 million.

Shaun...see attached PDF

This question was asked by one of our top producers:

Q: RetireVillage's drip goes out on the same day of the week, doesn't it? Is there a reason why it goes out towards the end of the week?

A: There is actually a method to our madness. Statistically in our target market age group, we have had the highest email open ratios Thursday through Saturday. Retirees do their "out of house" business midday during the week when there is less traffic etc. We send the blast out based on when you have the best opportunity for them to see your drip message.

Everything of course is dependent on timing and the quality of the relationship you have with the people you put in the drip. Matching their "hot button" interests to a topic on the website is a great opener when calling. If you want to bump up your open ratio ever further simply make a phone call and/or a hard copy letter to invite them to view your information on your site. It is critical to make sure they know that your e-mails will arrive and to check their junk box if they are not getting them. Clients are many time surprised but thankful to receive a phone call simply because most agents don't ever call their clients after the first sale.

When the timing is right your regular drip creates a subliminal message referencing you to the topic on their mind. Annuity.com and RetireVillage.com has built its business on spaced repetition marketing.

The best calling time to contact seniors is Saturday morning between 9am and 11am. Sunday is the worst day to call. I had the best appointment ratio when I did calling for Bill's leads on Saturday morning just after they have received an "email offer" or in Bill's case just after a Thursday seminar. In the lower age groups the highest email open ratios are Monday and Tuesday.

Joe Rych

[Click Here to Download Your Free Kit](#)
Email your completed form to joe@annuity.com
No Contract obligations to Subscribe

Mark Wood on Why you need SEO Optimization?

Do you wonder why your business doesn't show up at the top of the results of search engines? Many small businesses who are high on the results list have specifically tailored their sites to get found by these engines. The process of tailoring your site is called "Search Engine Optimization" (SEO) and can deliver real results for your business.

SEO Optimizer Gives You:



An Increased Web Presence

Rank for your most important keywords to boost traffic



Local Search Optimization

Get ranked on Google, Bing and Yahoo! for local searches



Customized Action Plan

We will help you each step of the way



Big Truck Questions

Questions for the Owen's Brothers from the Crew

Q. How far are you ahead (or behind) of your goals are you this year? Have you made adjustments?



Dave has some product updates...

Leads

Please listen up! Sign up for leads, all the scrubbed leads you can get, they will make you money...the lead flow is still slow (but increasing) but our crew is killing them....tons of sales!

Hello Partners,

When ordering the "Scrubbed Leads" you do not need to establish a second account. Log on to your existing account at

<http://www.annuity-admin.com/agents/admin/index.php?>

where you ordered your "Premium Leads" and:

Click on "My Account"

Click on "Edit Account"

Click on "Edit" next to Lead Type & Cost

From there you can chose to Premium Leads, Scrubbed Leads, or both.

Click "Continue"

Verify the leads you want are documented next to "Lead Type & Cost"

Click "Save & Continue"

If you were already ordering Premium Leads and wish to add Scrubbed Leads (in other words, buy both types) there is a bug that will not allow you to choose both. We are working on getting it fixed. Email me and I will manually get both leads ordered for you. For those of you that were already ordering the Premium Leads at \$88 per lead your price will stay the same (\$98 otherwise with the discount due to \$10 price increase). As a reminder, your discount code is "Agent911".

Thanks for the biz,

Anthony R. Owen

[Annuity Agents Alliance](#), Co-Founder

[Annuity Innovation Systems, LLC](#), Vice President

[Annuity.com](#), Annuity Marketing Consultant

[Eagle Shadow Financial, LLC](#), Vice President

Office: 303-284-3582

Cleaned, pre-qualified, scrubbed annuity leads.

pre-qualified, cleaned and scrubbed leadsless than "*advisor world*".....email kevin@annuity.com for details....\$195 each, will definitely be interested in annuities....full national launch begins in late august.....testing is available now



The Scrubbed Lead Program

The strongest brand in the business just gotten stronger!

-  Leads are verified by phone
-  Leads answer "qualifying questions"
-  Leads are 100% exclusive
-  Average age: 62 years old
-  Average investment amount: \$128,000
-  No pre-payment & no contracts

Only \$195 per lead!

How does it work?

- 1** A consumer fills out a form or calls our 800 number, requesting information or guidance on annuities. Our leads come from the Annuity.com website, Google & Yahoo Search, other financial websites, radio and television.
- 2** Every lead is then called by one of our trained phone staff. During the phone call, the following information / data points are collected:
 - The type of annuity they are interested in
 - The amount & location of their money to invest
 - Their time frame for a potential annuity investment
 - The best time they can be reached by phone
 - Any additional information / notes we are able to gather...
- 3** The lead is then delivered to you in real-time (by text & email). When you follow-up, the prospect will be expecting your call.

How do you get started?

Sign-up at Annuity.com (via the For Agents section), using our Self-Service Wizard. You can create your account, set-up your geographical area, set your weekly lead limits and set-up your lead notification. The process takes about 5 minutes...

Still have questions? Contact us at: support@annuity.com



Frequently Asked Questions

What is the difference between a Premium and Scrubbed lead?

The primary difference is that a scrubbed lead has been contacted and asked a variety of questions pertaining to their interest in purchasing an annuity. These notes are passed on to the advisor with the understanding that the lead is anticipating a follow up call with customized rates and quotes.

Is a Premium lead a lower quality lead than a Scrubbed lead?

No, the origin of the lead is the same. We have very strict standards on how quickly we receive and call on a leads request for Annuity Rates and Quotes. If we did not have a caller available to speak with the prospect (and "scrub" them) within 5 minutes, we would then qualify this lead as Premium. The quality and origin of both types of leads are exactly the same. The difference is whether we do the initial legwork for you or not.

Do Scrubbed Leads agents get priority over Premium Lead agents?

Whenever possible we try prioritize the scrubbed lead agents first. This does not mean that if you are a Premium Lead agent you will not get leads, as we do not have agents covering every zip code taking unlimited numbers of leads, nor do we have call center agents standing by 24/7 to scrub leads.

Are leads truly exclusive?

Yes. Our leads are sold to one agent, and one agent only. Also, we do not re-sell the lead at a later date as many lead providers do. Once you pay for a lead, it is for you to follow-up and cultivate.

How many leads will I receive in my territory?

This is a very common question and the very simple answer is "it depends." It depends on the size of your territory, the lead volume in that territory, and whether there are other advisors who may overlap with you in your territory. As a company we monitor where our advisors are located and will increase our lead efforts in areas where we have multiple lead buyers. The good news is you only pay for a lead once you've received it.

How do you handle more than one advisor in a territory if the leads are exclusive?

The leads are distributed on a round-robin basis. For example, if there are 2 advisors purchasing Premium Leads and covering the same territory, they will be distributed on an alternating basis, taking into account their maximum weekly lead count

When will I get my first lead?

This is another common question and one that does not have a definitive answer. It will depend on the size and density of your territory as well other advisors who may also share your territory. Our goal is to get you quality leads over quantity.

What is your return policy?

You may submit your request to reject a lead via your online lead management system. We will accept your request if the lead turns out to be another advisor, a student, a disconnected or fax number. There will always be additional gray areas and we will handle these on a case-by-case basis.

Is there a lead minimum?

There are no lead minimums, no prepayments and no contracts.

Still have questions? Contact us at: support@annuity.com

Disclaimer:

I obtain information from many sources, print, internet, agent gossip and other media. I always try and provide the original source or the link but my note taking habitually is lacking.

Much of the content on Open MIC is written by me and is my personal opinion. You should never consider that I am the world's greatest authority or expert on anything. Always consult professionals who are licensed to give correct advice regarding taxes and securities and other topics of great importance.

I am an authority in lead generation and marketing annuities and am fully licensed as an insurance salesman. I sell state approved annuity products provided by licensed insurance companies.

I am also NOT an economist by license, only by hobby. If you decide to make decisions based on my particular view of the world, you should get it verified by licensed professionals or get your head examined.

Open MIC is and was created for the entertainment of our agents, family, friends, guests, industry spies and myself. Be careful with the information contained in Open MIC and always get advice from licensed professionals. You never know, sometimes I might make something up....so always verify!

Also, the information used in Open MIC is free; I assert no copyright or literary rights. Copy away.

Our competitors will copy Open MIC anyway so I might just as well give it away, saves so much mental anguish and sleepless nights.

More Legal Stuff...

Be responsible... we cannot know your individual situation, always do your own due diligence before responding to any offer or investing any money.

I can't accept responsibility for the profitability or legality of any published articles or opinions published in Open MIC. Nothing in these Open MIC notes should be considered personalized advice. Although I may answer your general questions, I am not licensed under securities laws to address your particular situation. No communication by me to you should be deemed as personalized advice.

And, although all of the articles have been selected for their content, however in the interests of balanced reporting we often publish articles we may not agree with, the publishing of such articles within this newsletter does NOT constitute a recommendation of the products or services mentioned or advertised within those articles.

We make no compensation for the publishing (or hosting) of Open MIC Notes.