



.....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.



Side note: In the news this week we found out that Fannie paid Newt \$1.5 million to lend a helping hand....now we have to pay up and cover their losses.....Newt's statement was **"he was just there to help"**

More: The FHA limit for home loans just went to **\$725,000**....a 30 year fixed is **4.1%**....might be a good time to refinance the homestead, most FHA programs will loan **97%** of value....BB

Agent Warning

Anthony Franco with www.seemyinserts.com
Marketinglead-Generation, Corp.
2104 N. Federal Highway Suite B
Hollywood, FL 33020

<http://www.bbb.org/south-east-florida/business-reviews/market-research-survey-services/marketing-lead-generation-in-hollywood-fl-90041065>

THIS BUSINESS IS NOT BBB ACCREDITED

BBB file opened: 11/18/2011

Business started: 11/02/2011

Contact Information

Primary Contact: Att. ALFRED J LEVY (President)

Business Category

Market Research Survey Services, Marketing Consulting Services, Financial Marketing Services

Alternate Business Names

Marketing Lead Generation, MLGeneration

He is NOT with Us.....He is using our agent locator benefit (annuity.com) to contact you.

BeWare!

He has been calling saying he is associated with us....**not true**....

Thanks to all of you who have called us and passed on the info!

Here is his pitch...Credit Card Ride Alongs

Anthony Franco with www.seemyinserts.com we have flyers done through Visa, Master Card, and Discover. Done 2-8 Days Ago..

This guy is calling our agents and saying he is approved....he is not....we would never enter into a marketing partnership like this....

Nothing could be farther from the truth. We told him that if he did not stop using our name and annuity.com for a reference we would seek a cease and desist from him. Apparently he has not. The fact that they are fraudulently touting us as endorsing them tells me that their program is not strong enough to stand on its own. No credibility or integrity there.

David Townsend
2601 North Alder Street
Tacoma, WA 98407

(877) 797-0893 Toll Free
(253) 381-2328
(888) 294-8881 Fax Number
www.annuity.com
www.safemoneyradio.com

One of numerous emails from agents to us

To: David Townsend
Subject: Visa/MC lead guy

Hi David,
That guy Anthony called me yesterday & said that you liked his lead program. He was trying to get me to purchase some but I told him that I had to do more research.

Just wanted to check in with you on what you thought.
Thanks,

More

Hi Bill (and David),
I did acquire the info:

- Company name - Marketing Lead Generation
- Caller's name - Anthony
- 855-664-3231...Anthony's ext is 4004, but he was just the telemarketer. If you call the main number, it gives you a prompt for "sales" and one for "customer service."

I hope this info is helpful. **JWB**

Sent: Friday, November 18, 2011 8:50 AM

Subject: Lead Solicitation

Hi Joe, Bill

Because they used the Annuity.com name, I thought I should let you know about a lead generation call I just received from a company in FL...Marketing Lead Generation. They describe a method that Bill scoffed at not long ago in an Open Mic session, so I was immediately suspicious. The solicitor generally was describing the Visa/Mastercard "ride along" insert method and wanting to sell me respondent's

request information. They did offer a 10% appointment guarantee or they'd provide new leads. Told them I wasn't interested.

Again, my main concern was his use of the Annuity.com name, so I thought you should know. **JWB**

IRA RMD Tool

(if I were you, I would create a mailer and send this info as a service to my clients and prospect (you can use RV delivery system)...this is information which would be greatly appreciated.

Put your name on it....it doesn't matter if they use it...it is the fact you were thinking about them and offering information!

Give value and build relationships....

Many of our clients are asking about RMD....here is a great little tool for helping them know their RMD....

Plus it is a government website....BB

<http://investor.gov/tools/calculators/required-minimum-distribution-calculator>

Marketing Memo from American Equity

http://agent.american-equity.com/documents/11.29.11_LIBR_CHANGE_MEMO.pdf

The Big Boys Drop in Ratings

Do we care....no....but it will make the news and so many of our clients and prospects will see it and wonder.....

How does this affect us and our industry?

How about a **“run”** on an insurance company? Do you know who has been pitching that as a concern?????????

(jeopardy music)

Who was behind the **151A?** Who wants to bring our industry under federal control? Guess what the argument is?

What happens if an insurance company gets downgraded and they do not have enough capital to cover all **“sudden”** (run) withdrawals?

http://bottomline.msnbc.msn.com/_news/2011/11/30/9113173-sp-downgrades-ratings-on-worlds-major-banks

Keep your dirty grimy hands off our industry.....Mrs. SEC!



Gold

I have probably been asked more about gold this past 6 months than anything....if safety and security is your goal....well!!!

GOLD DIPS UNDER \$1,700:

The precious metal slipped **2.27%** last week, and it is **down 5.71%** in the past two weeks.

Also.....

% CHANGE	Y-T-D	1-YR CHG	5-YR AVG	10-YR AVG
DJIA	-2.99	+1.26	-1.71	+1.25
NASDAQ	-7.97	-3.67	-0.15	+2.58
S&P 500	-7.87	-2.58	-3.46	+0.0001

Sources: usatoday.com, bigcharts.com, treasury.gov, treasurydirect.gov - 11/25/11^{7,8,9,10}
Indices are unmanaged, do not incur fees or expenses, and cannot be invested into directly.
These returns do not include dividends.

Good share from Ernie Linkous

Ernie, CANNEX Financial Exchanges will be holding it's next, in the line of highly successful, educational webinars. The newest is entitled, **"Retirement Income Planning: The Balance Sheet."** The date will be Tuesday, December 13, at 4pm EST.

Bill,

Please see the information for the webinars below. **There is no cost to the Webinar.**

Jim

CANNEX

Jim

Jim D obler
National Sales Manager

CANNEX USA | One Financial Plaza | 1350 Main Street, Suite 1114 | Springfield, MA 01103
Office: (413) 363-2280 ext 102 | Cell: (860) 614-7064 | jim.dobler@cannex.com | www.cannex.com

Please join my TurboMeeting session, Tuesday, December 13, 2011, 4:00 PM, Eastern Time.

<https://meeting.cannex.com/id=15071287>

Call in Number: 866-602-5091

Conference ID: 9338730

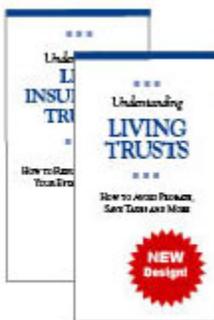
Free webinar and they are NOT a marketing organization....

BB

Schumacher Publishing

I have used these pamphlets for years as handouts...a very good way of explaining RLT without practicing law...always use a 3rd party is my “motto”.

They are having a sale on both sizes...I like the shorter 16 page version...plus it is very inexpensive and **shipping free** this month.



<http://www.estateplanning.com>

One of the few times I agree with FINRA

(this link does not always open...if you have issues, just put it in Google and get around the sign up issue)

<http://www.investmentnews.com/article/20111120/REG/311209989>

Use of the **certified senior advisor (CSA)** designation was prohibited by 52% of the firms.

Some [designations] are very rigorous ... and some are what we call "weekend designations," obtained by attending a hotel seminar.

Chartered Advisor for Senior Living... The American College's **CASL** requires about 250 hours of study, which is a turnoff for some advisers.

Become a serious advisor if designations are what you want...ne a CASL....takes real work but has industry standards...

Here is the link: <http://www.theamericancollege.edu/financial-planning/casl-retirement-planning>

OK Article about Annuities

<http://www.usatoday.com/money/perfi/columnist/waggon/story/2011-11-23/annuities-retirement/51386018/1>

The reference to **Treasuries** is not realistic....BB

This is a lot bigger story than it appears

http://www.contracostatimes.com/business/ci_19399893?

Here is why...the underlying "insurance" on bond failures is desperately leveraged....if there was a major burp in bond performance...who is guaranteeing the bonds?

Here are three bond performance insurers....I have no personal knowledge of these companies nor do I invest in any of them...I found these ratings from a Google search

- **American Municipal Bond Assurance Corp, AMBAC**.... Moody's cut Ambac Assurance, the second largest U.S. bond insurer, five notches to Ba3, three steps below investment grade (2009)
- **MBIA**.....Moody's B3 (2010)
- **Syncora Guarantee Inc**.... Syncora Guarantee Inc. Ratings Lowered To 'CC' From 'B'; Outlook Negative

<http://www.syncora.com/DownloadFile.aspx?file=Assets/Files/Ratings/58/Jan%2030%202009%20Syncora%20Ratings%20Action.pdf>

Google Local Pages

A Retire Village Option

A few weeks ago we showed you how to be listed in local search engines for your agency or your specialty (annuity)...

This will become part of Retire Village sometime next year...those who wish to get started now...call Mark Wood...

205 301-0950 or email him at mwood@riverhouseit.com

Or Call Joe Rych at 425 486-5575 joe@annuity.com

I've been going through a series of qualifications and trainings for Google Adwords to become a "Google Adword Agent" and happy to say Riverhouse is now a qualified Google Adwords Agent.

Mark

Elderly people love annuities....What?

<http://finance.yahoo.com/news/Annuities-good-solution-brn-3665853024.html>

"If people are properly informed, they flock to (fixed) annuities," she says. "**Elderly** people do not want stock market risk; they want something safe."

Elderly!!!!...what a crock thing to say....I am 65...am I **elderly**?

Isn't it about **safety and security and risk avoidance**...oh and it is also about not paying fees to bozo brokers....BB

Occupy (has nothing to do with annuities)

It is about being smart and out thinking the opponents

<http://www.nytimes.com/2011/11/13/business/sisters-of-st-francis-the-quiet-shareholder-activists.html>

These nuns really have it figured out...I heard the interview on the radio and here is the New York Times Article...if the Occupy folks would do this it would give their movement traction....did you know all it takes is **\$2000 to get on the docket?**



I have thought about only using this next part as the only topic on Open MIC....it deserves to be the Focus!....BB

Did you know this?

God gave us the **10 Commandments**. Man in his infinite wisdom has passed over **3,000,000 laws** to enforce them.

Sometimes I feel like I have wasted my time writing several 1000 articles and Open MICs about how to sell annuities and how to make the annuity business your VERY best business model.

I am in my 20th year of annuities only and for me it has been great....but...

All the words I have written can be condensed into what **Tony Owen** says below....this is one of the best pieces ever written about annuities, selling them and why we become such ardent warriors for them.

Focus on his words....they should be your **“Business Bible”**.

Well done....very well done.

Hit the Repeat Button

Sometimes I think all I do is hit the repeat button....BB

This is about as “sage” as advice gets...



Hello Partners

An email from a partner this morning reminded me of many conversations I have had with partners and other agents over the years.

Education is good as long as it emphasizes a decision.

Key steps are:

- Problem - **fact finding**
- Solution - **solved for the purpose of the money**
- Understanding the benefits (not the features)
- Making a decision

Education by itself has no conclusion because there is no way to know everything. Education should be focused on the difference between risk and guarantees (**IFcome vs. Income**). **(these are**

powerful words used by Chad to help him make his \$20 million goal, learn them, use them....BB)

Make sure when you are educating your clients you are focused on the solution:

- Guarantee of principle / Risk avoidance
- Guaranteed growth for the purpose of lifetime income (if that is the purpose of the money)
- A lifetime of income you can never outlive (if that is the purpose of the money)

What is selling?

Education with a conclusion (decision).

We are not educators, **we are annuity salesmen!** Remember the purpose of education in your business so you don't become an unpaid school teacher.

Thanks for your biz,

Anthony R. Owen

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

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

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

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IF YOU ARE NOT USING RETIRE VILLAGE YOU ARE MAKING A MISTAKE.....

IF YOU ARE PLANNING ON CUSTOMIZING YOUR RV ACCOUNT WITH FACEBOOK..... (WHICH IS A VERY GOOD IDEA) IT WILL MAKE GREAT SENSE TO READ THESE TIPS.....

ONCE IN CYBER SPACE....ALWAYS IN CYBER SPACE

THESE TIPS ARE SUPERB ADVICE....

22 ONLINE SOCIAL MEDIA TIPS FOR RELATIONAL SUCCESS

By Curtis J. Alexander

22 Online Social Media Tips for Relational Success

By Curtis J. Alexander

- 1) If you're feeling flustered, upset, angry, wait a while before logging in to Facebook. **Fingers typing can be as damaging as a tongue talking.**
- 2) When you have your privacy settings so that friends of your friends can read your posts, word travels. Fast. **Be careful what you share.** For example, a future, or current, employer could be reading. **(or a client or prospect....BB)**
- 3) Posting on Facebook is like Laundry. You only put it out in the backyard where your neighbors see it when it is clean. If you wouldn't wear it, don't share it.
- 4) Be sure to encourage people on your friend list once in a while with an occasional friendly comment or a "like"!
- 5) Don't click "like" on absolutely everything all your friends post on Facebook. Use it occasionally for emphasis. Overusing it tends to lessen its actual meaning.
- 6) Don't mass email your friend list on Facebook with your latest

contest to get them to vote in so you win a prize- these are advertising campaigns on Facebook that are designed to make the company a profit. **Your friends do not want spam.** People get annoyed with that very quickly. If there are 10 or more friends in the Address bar, then every time someone replies, everyone gets the email again and again and again.

7) If you want to promote something, make an "event" for it, or simply post it to your wall and ask people to follow the link. That way those who want to participate can choose to click. Those who do not wish to participate will not be bothered.

8) Don't break heavy news (good, bad, OR controversial) to your close family (parents, siblings, spouse etc) and close friends using Facebook or twitter or any place online. This is something you should discuss in private with your close loved ones in person, FIRST. This is long before the internet should be involved. Then later on, as an informed and hopefully agreeable family, you can decide if the whole world needs to know or not on the internet. (Example: two people get engaged). If you fail to break heavy news to your family in private FIRST, and then they are on Facebook to read your big news, they will feel neglected and left out. ("Why wasn't I told?") Facebook is just a tool. But it can ruin relationships. You can also help to build relationships if Online Social Media is used wisely.

9) When sending a game request to a friend: If you don't get a response to your invitation to play that game after sending them 1 or 2 requests on Facebook, then sending them another 10 requests for it will not help. That friend is not interested in the game. Remember, not everyone plays games on Facebook.

10) **Don't forget the rest of your life.** Unless you are bed ridden or very sick, you should get out and enjoy life! Friends are still best in person! Going out to work is good and valuable! Go to a church service! Meet someone for coffee!

11) It is possible to go a whole week not using your favorite social media online. You might enjoy the change of pace! I know I did it, and it was great.

12) **Public Facebook walls** are not the ideal place for debates.

13) I have to have a very good reason to add someone to my friend list, otherwise I won't. Be selective in who you add. I go with the general rule, that if you have known them in person, and you got along ok, go for it. When it comes to friend lists, "bigger" doesn't always mean "better".

14) Be picky on which apps you add. Every game and app you allow into your Facebook profile now has access to your info. You can delete apps by going to your privacy settings. (See next tip)

15) Take the time to review your overall privacy and security settings (click the white arrow on the top right hand side of the screen to see the menu, then click on "privacy settings"). You have very precise privacy controls at your disposal when you are on Facebook.

16) I know people who are not on Facebook or twitter, and some who are not even on the Internet. They are still alive and breathing, enjoying life! These online social sites are just tools... they are not life.

17) If you have a church, or several friends with a common interest, create a group! It's a great way to keep everyone informed. **(you can group your prospects also for news of something special like client appreciation night....BB)**

18) If you value a connection you have to a friend, but don't like a particular post, you can just hide their post from your news feed (click the button on the top right hand side of the post.) Don't argue with them in the post's comment box.

19) Keep things generally **positive** on the social sites, but don't be artificial - be real.

20) I have yet to find an actual use for Facebook's "poke" button. lol I guess it's a personal thing. For me, in real life, I never poke anyone. I call their name politely if I want their attention. So why would I "poke" them on Facebook?

21) People enjoy humor- it lightens their day. Post something humorous once in a while- just keep it decent and family-friendly! I like to post pictures I take of funny labels and street signs with unintentional, harmless, yet funny mistakes in them. If it made me smile, I'd like to give a smile to someone else too!

22) Post something inspirational once in a while. Thinking is good. I like to use Scriptures from the Holy Bible. Sometimes, I will make a video and share my own original songs which I write and play, and sing.

Don't post photos of the "drinking" party you went to in college...it will be around long after you really care about it....if you do not follow a set of guidelines, don't attach your Facebook to your RV site...just keep it separate.

Case Preparation

<http://www.sec.gov/answers/mfmmkt.htm>



Money Market Funds (from SEC website, link above)

A money market fund is a type of mutual fund that is **required by law** to invest in low-risk securities. These funds have relatively low risks compared to other mutual funds and pay dividends that generally **reflect short-term interest rates**. Unlike a “money market deposit account” at a bank,

money market funds are not federally insured.

Money market funds typically invest in government securities, certificates of deposit, commercial paper of companies, or other highly liquid and low-risk securities. They attempt to keep their net asset value (NAV) at a constant \$1.00 per share – **only the yield goes up and down.**

But a money market’s per share NAV may fall below \$1.00 if the investments perform poorly. While investor losses in money markets have been rare, they are possible.



Last week we talked about MM accounts....I had several emails and decided to show this again...it is important...BB

4 Good questions

Q....How much money is in money market funds?

A...\$2.8 trillion money fund sector

Q....How much money is in VA Money Market Sub-Accounts?

A....The stats are not kept but there are \$1.6 trillion in VA's in total

Q....How much money is in fixed annuities?

A....\$659 billion (2010)

Q....How much more does it cost to own the same assets in a variable annuity than owning them in a mutual fund?

A...1.01% (IRI source)

Bonus Q....

Q....What are the average annual fees on a Variable Annuity industry wide?

A....Interestingly I could not find these stats on any site....maybe one of you can find and share.....the highest I have found was nearly 4.00%...the lowest was .61%

Killer website:

<https://personal.vanguard.com/us/whatweoffer/annuities/costcalculator>

You can look up almost any VA and see their fees in %.....and it is **free.**

Some states do not allow you to talk about securities unless you are licensed....but this could be used as a 3rd party information site....I think it is terrific....BB

If I were you I would learn about the SEC's new rules for **MM** funds....the ***Shadow Price***.

Here is a link to get started:

<http://www.reuters.com/article/2011/01/31/moneyfunds-value-idUSN3125265620110131?feedType=RSS&feedName=financialsSector&rpc=43>

Money Market funds provide no returns.....

<http://www.investmentnews.com/article/20111113/REG/311139976/-1/INIssueAlert01>

More on this and VA's at end of notes under Case Preparation

The average money market fund yield is just

4 basis points that is 4/100 of 1%

according to Peter Crane, president and chief executive of Crane Data LLC.....funds are forced to waive fees just to keep them from going negative....if you have a client in MM funds might try at least to go to a 1 year cd

How about MM funds in a Variable Annuity? Did you know almost every VA also has a fixed account?

Hmmmm lets see...put your funds in VA...run to safety with a MM sub account and lose money?

Gee that sounds like a winner to me...have you ever wondered why a broker would use the MM account instead of the built in “**fixed**” account...I won’t even answer that for you...if you don’t know then you should be working at the post office....BB

<http://www.usatoday.com/money/perfi/funds/story/2011-11-09/losing-money-in-a-money-fund/51143222/1?csp=managingmoney>

Money fund yields in variable annuities often less than zero

By John Waggoner, **USA TODAY**

Money funds **aren't supposed to lose money**, and they generally don't — unless they're an option in **variable annuities**.

Morningstar, the Chicago investment trackers, counts 1,639 money fund subaccounts in variable annuities, which are tax-deferred retirement vehicles. Of those, 1,615, or **99%**, have produced negative returns the past 12 months.

On many subaccounts, the losses have been piling up for years:

- 98%** have losses for three years.
- 26%** have losses for five years.
- 12%** have losses for 10 years.

Here is my question....why doesn't a Mutual Fund MM not lose money and a VA MM does?....BB

For example, a money market subaccount in a variable annuity offered by **SunAmerica** — the Cash Management 3 subaccount — has lost **2.42% the past 12 months**. It has lost an average **0.58%** per year the past 10 years.

Small losses can add up over time. A 0.58% annual loss over 10 years would turn \$10,000 into \$9,435 — a 5.7% cumulative loss. Inflation has gained an average 2.5% a year the past decade, according to the [Bureau of Labor Statistics](#).

Why money market subaccounts in variable annuities have performed so poorly: a combination of **low yields and high fees**.

The average money market fund yields 0.02% after management fees, according to iMoneyNet, which tracks the funds. **Many funds yield zero**.

But variable annuity subaccounts have **other fees in addition to management fees**. For example, variable annuities are tax-deferred retirement accounts, which include a small insurance benefit: If you die, your beneficiaries will get at least as much as you invested, minus any withdrawals.

The **fee** for that insurance and other expenses is included in the subaccount's overall expenses, and is in addition to any fees for managing the subaccount. Typical **mortality and expense fees are 1.25%**, according to the Securities and Exchange Commission. Conservative variable annuity investors who would like an option that pays more — or at least produces positive returns — should consider a fund's fixed account.

These CD-like investments are obligations of the insurance company, says [Frank O'Connor](#), product manager for Morningstar, and tend to have a higher yield than do money market accounts.

Variable annuity assets were \$1.6 trillion in June, according to the Insure Retirement Institute, a trade group.

I called SunAmerica to double check and they sent me the performance for the cash management...I asked for **Polaris Advantage II**

*An investment in the Cash Management Portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Unlike certain money market instruments, the portfolio **does not seek to maintain** a net asset value of \$1.*

-2.51% current yield -2.48% effective yield

CASH MANAGEMENT

Here is a great sales tip, something I have used for years....when you need info on a VA, just call the company, they will tell you everything...both good and bad.

Sheryl Moore's New Article: How to Escape "Annuicide" (Sheryl's answer to the Annuity Puzzle)

We have had the Annuity Puzzle on Open MIC twice.....

From AnnuityNews and INN.com (good sources of info)

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

We recommend

(if you have results pro and con, share with us and help all the crew)



_ Sheryl Moore Links

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

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

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

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

Appointment Setters

Christie Oliver: 281-796-5696.

Christie Oliver christie.oliver@ymail.com

WWW.appointmentsink.com



Kris Montierth

Your Personal Secretary

kris@vpsecretary.com

www.callingleads.com

Direct Mail Leads

www.armleads.com

Ask for Lou: 800n992-2722

Radio

www.safemoneyradio.com

Ask for Hilary at 800 449-2537

Safe Money video

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

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