

The Charnet Rule of C's

Today readers, I would like to share with you an abbreviated version of the Charnet Rule of C's. Virtually every word in the Rule begins with the letter "C". This rule is part of the American Prosperity Group Training manual for franchisee representatives and I think you will enjoy reading it.

CONVEY with CONVICTION, COMPETENCE and CONFIDENCE your COMMITMENT, CHARACTER, CLASS and CAPABILITY while COMMUNICATING your CARING, CHARM, COMPASSION and CONCERN for your CLIENTS. COMPLETE COOPERATION CAN be COUNTED on as you have COMMUNICATED CLEARLY, CONCISE CONSERVATIVE, CREATIVE COMPELLING CONDITIONS to CONTINUALLY CIRCUMVENT CALAMITY with CLIENT CAPITAL.

CLIENT referrals will CALL, COME and CHASE you CRAVING the COMFORT CAREFULLY CREATED and COMPRISED for their COMPATRIOTS.

In CONCLUSION, CONDITIONING, CONCENTRATING and CALIBRATING your CONSCIOUSNESS to CONTINUALLY CENTER on CHOOSING CHAMPION COMPANIES and CARRIERS for your CLIENTELE will CHARGE-UP and CARRY your CAREER COMMENSURATE with your COMMITMENT to a life full of COMPILING COMPENSATION, COMMENDATION and CONGRATULATIONS! COUNT on it!

The Charnet Rule of C's can be applied to everyone's life, whether to describe how one should conduct themselves at their job or profession, with interpersonal relationships, with public speaking and so many other areas that make up our life, so I wanted to share it with you and encourage you to use it. Have pride in everything you do – regardless if anyone is watching – because you're worth it and that's reason enough. I've always felt this way; if a job is worth doing then it is worth doing to the best of my ability for my own gratification, pride, and the ability to reach my level of capability. I hope you feel this way too as "good enough" simply isn't "good enough!"

Now, why would a Retirement and Estate Planning Specialist write about utilizing ones ability to reach their capability? Answer – because financial advisors who do not practice the Rule of C's, aren't serving their clients at a level the client deserves to be treated, resulting in reduced portfolio performance and perhaps missed opportunities for greater success. Are you getting everything you feel you deserve from your relationship with your professional financial advisor? Is he or she, in your opinion, utilizing their full ability to reach the maximum level of capability of your portfolio? If the answer is yes they are, consider yourself blessed to have a superstar on your team! If not, have you asked yourself the question, "why not?" Followed by, "What am I going to do about it? Perhaps you don't have a financial advisor. With today's volatile stock markets and global marketplace, its ill advised to go it alone without a coach at your side. Maybe you feel you don't have enough money or you are embarrassed to make that call to ask for help? If this is the case you are grossly misinformed. Please seek out a successful financial advisor who will gain your respect and never make you feel like a second class citizen.

Though I have clients who are multi-millionaires, I also have clients that invest only \$50.00 a month and if they started young enough, they themselves might be millionaires one day soon!

For the smaller or younger investor my advice to you is this: stay the course, never quit, pay yourself first, never miss an opportunity to add to your account and never miss a base minimum monthly contribution as the following real life example will illustrate.

I met a Polish immigrant woman and her husband who came to the U.S. 30 years ago not knowing a word of English. He got a job sweeping floors in a factory and she became a professional ironer. That's right she ironed some of the neighbors clothes for \$1.00 per hour. When her son was seven years of age she decided she could afford to begin a systematic investment program and through a referral I met this family. They barely had food to eat. Back in Poland she told me that people were pulling down trees in the street and burning furniture for firewood and she felt like a millionaire being here in the U.S., having a job that allowed for more money than month, being warm in the winter and cool in the heat of the summer. This was 1982 and Mary (not her real name) made \$40 a week! She decided to open a \$25.00 monthly investment mutual fund account with me. Her seven year old son was my interpreter as Mary didn't speak a word of English. Mary opened that account back in 1982 with me and she became my most successful client. Not in terms of accumulated wealth, but, rather, I'll refer to the "Charnet's Rule of C's": **CONDITIONING, CONCENTRATING and CALIBRATING her CONSCIOUSNESS to CONTINUALLY CENTER on CHOOSING CHAMPION COMPANIES and CARRIERS for her portfolio *did* CHARGE-UP and CARRY her CAREER COMMENSURATE with her COMMITMENT to a life full of COMPILING COMPENSATION, COMMENDATION and CONGRATULATIONS!**

You see, Mary had to work 25 hours to accumulate the \$25 to invest. She had no checkbook and it was necessary to get one to withdraw the investment dollars from every month. She couldn't read the prospectus or any of her statements and relied upon her seven year old son for the translation as her husband didn't speak English either. Mary and her family overcame with pride and veracity all of the obstacles that would have stopped many other people from having the vision as outlined in the Rule of C's. Yes, Mary is my most successful client in that she never missed an investment payment in 25 years or 300 months! Out of pocket Mary invested \$7,500, but her account is worth just over \$47,000 now! Mary still irons for a living, for \$8 an hour now, so she recently increased her investment to \$50.00 a month and English is the primary language spoken in her home!

Mary just turned 52 years old and if she never added a penny, the \$47,000 current account value, assuming the same average annual return of her past performance, would grow to \$257,000 at her age 67. Not bad for being a professional ironer at \$1 per hour.

The moral of the story is: FCA - **Focus Concentrate and Attack**, whatever it is you wish to accomplish. Be relentless in your pursuit, take no prisoners, overcome any obstacle or hurdle that might block your way and like Mary, you too will have success!

If I or my staff may be of help in your pursuit of financial independence for you and your family, and you have no relationship with a current investment advisor or the one you have isn't working out, please call my office to arrange a mutually convenient time to get together as it would be my

honor to be of service in pursuit of your goal. Remember, APG representatives never charge a fee for consultations – ever!

My family and I wish your family a wonderful Thanksgiving holiday. As Americans, we have a great deal to be thankful for and may our troops abroad be free from harm and able to return home to their families very soon!

Mark E. Charnet is President and Founder of American Prosperity Group. APG is the Premier Retirement and Estate Planning Franchise in the United States. Mr. Charnet has over a quarter of a century of experience in the Retirement and Estate Planning fields. Mark encourages your inquiries and can be reached at: 973-831-4424 or via email, markcharnet@IAPG.com Interested in a career in retirement and estate planning? Check out this website: www.APGFranchise.com