

Instructions for newsletter – PLEASE READ COMPLETELY

You can replace any of the articles in this month's newsletter (see pages 6 and 7) with articles at our website. In other words, you can make the newsletter fit your business as follows.

Each month, on the 26th of the month, you receive an e-mail from Javelin Marketing with the website location and password for that month's newsletter. On the same page you can download the current newsletter and access the newsletter article archive.

If viewing the newsletter on the screen, make sure you are using the "page layout" view. Click "view", "page layout."

Basic Issues in Using This Newsletter

This newsletter is licensed to you exclusively for print distribution to your clients and prospects. You may not mass produce it for sale or for mass distribution. You may not reproduce it and disseminate it electronically. That means, you may not post it on the Internet nor mass e-mail it.

This newsletter is now saved in MS Word 97 format per request of our users. Because of MS Word's quirkiness, you will have some trouble using another word processor to make changes to this newsletter. We highly recommend that you make the \$90 investment and get a copy of Word 97 (or Word 2000).

The newsletter is written specifically for those over age 60, and will be of greatest interest to those close to retirement or already retired. Let us know via e-mail (help@javelinmarketing.com) of topics you think we should include in our newsletter. We are always looking to include ideas from our subscribers.

At times, you may think an article hurts a product you sell or are selling; this is rarely the case. Here's an example: in the November 1996 issue, we ran an article on index annuities. These guarantee the investor's principal, so we urged investors with large stock market gains to consider this annuity to protect their principal.

Doesn't such a recommendation undermine the stock business you do? No. If a client calls (who I have on the Dow Dividend Strategy) and asks if he should get out and buy an index annuity, my reply is simple, "*Joe, you are on a mechanical system that you maintain through up and down markets. We are going to stay on that course as we agreed, no matter what the market does. It's those people who have no plan or program, who have made money luckily because the market has been up, that need to consider protecting their capital with an index annuity.*"

Of course, you always have the option of removing an article from the newsletter. In each edition, we give you replacement articles to choose from. Or, you can use past articles found on our website at this page

How to Use the Replacement Articles

Your business may stress insurance more than investments or vice versa. You may want more

articles about LTC and annuities than mutual funds or taxes. No problem, just use your browser to go to the webpage as follows:

Each month, on the 26th of the month, you receive an e-mail from Javelin Marketing with the website location for that month's newsletter. On the same page you can download the current newsletter and also access the newsletter article archive.

You will find dozens of articles to choose from. Simply double click on the previous newsletter that has the articles you want (or select from the topic list). Then, just cut and paste using your word processor to substitute any article in the newsletter. **We cannot supply support on word processing. Please see someone in your office or call Microsoft for assistance (425) 462-9673.**

Here is the simplest way to cut and paste articles. In Microsoft Word Ver. 6 or Ver. 7:

1. Highlight the text you want to use by pressing the left mouse button (hold it down) and drag it across the selected text. Let go once your text is highlighted.
2. Click on the top of your screen "Edit" and select "Cut".
3. Once this is done, place your flashing cursor in the area of the newsletter that you would like to insert the article you just highlighted, and click the left button once.
4. Go to the pull down menu "Edit" and select "Paste"; this will insert the article in the newsletter.

If you really like a particular article, you may want to send that one single article in the form of a letter (rather than send the entire newsletter). We have tested this with excellent results. One month, we sent a letter on index annuities. We received over 20 responses. We have met with only a few of the people so far and have \$16,000 in commissions.

How to Put Your Picture on the Newsletter

This file has been saved in MS Word 2000 format. When you save the e-mail file to your hard disk, simply open it with your word processor. **Put your picture in the upper left corner of the first page of the newsletter. There are two ways to do this:**

1. Take the newsletter and your black and white photo to your printer. They will make a "half-tone" from your picture and make copies of your newsletter with your picture OR
2. You can print all of your newsletter copies on your office laser printer with your digitized photo

Here's how to get a digitized photo on your newsletter:

- Take a **good professional picture** to a place that will scan it (most print shops like Kinko's cost about \$10) in JPEG format at 300 dpi
- They will give you back a compact disc or diskette with your digitized picture. Place the CD in your disc-tray or the diskette in your disk drive.
- With MS Word open and your newsletter loaded on your screen, click on the tool bar then choose insert, picture, from file
- Then double click on your a: drive (or D: drive for CD) and double click on the file containing your picture
- You can then change the size of the photo or the position, etc. by right clicking on the picture.

It's that simple. **We cannot supply support on word processing or use of MS Word. Please see someone in your office or call Microsoft for assistance (425) 462-9673.** We unfortunately do not

have sufficient staff to help with word processing nor is our staff knowledgeable enough to assist you with MS Word, so use the built-in help with Word or call Microsoft.

Adjusting Spacing

When you open the newsletter, the margins may be too small and the formatting may not be right. This will happen because the margins automatically adjust to the printer you have connected to your computer. Because you do not have the same printer that we do (HP LaserJet 5si), the margins will change when you open the document. Therefore, you may need to adjust the document margins or formatting for your printer. **We cannot supply support on word processing. Please see someone in your office that is familiar with MS Word or call Microsoft for assistance (425) 462-9673.**

You can adjust the spacing in the newsletter most easily by adjusting the font size of the type or the space between the lines. To adjust font size:

Highlight the text you want to adjust
Click format
Click font
Select the size you want and click OK

To adjust spacing between the lines:

Highlight the text you want to adjust
Click format
Click paragraph
Click line spacing
Select multiple
Select the size you want (1.0 is full spacing, so select .9 if you want less spacing)

By changing spacing you can make space to insert notice of your upcoming seminar or any other personal notice.

We cannot supply support on word processing. Please see someone in your office or call Microsoft for assistance (425) 462-9673. We unfortunately do not have sufficient staff to help with word processing and MS Word IS a quirky program, so use the built-in help with Word or call Microsoft.

Personalizing

Read through the newsletter carefully!!! Change my name and the name of my firm to your name and firm. Change all phone numbers and addresses (you can use the find and replace feature of your word processor for this). Add any disclosures your firm wants. If you need more room, simply change the font size or the type of font (some fonts are larger than others). Also, you can change the space between the lines to larger or smaller to take up more or less room.

Change the footer to your firm name and address by double clicking on the bottom of each page where you see the firm name and address and type in your information.

The reply coupon (an 8.5" by 11" page) gets mail-merged with your database of clients and prospects so that the coupon will have the client name and address on it and can be folded into a plain window envelope for simple mailing (no labels!!). That way, you will have two sheets in the envelope: the

coupon folded with the client name and address showing through the window, and the newsletter tucked inside.

Proofread before You Make Copies!!!

Questions? Please e-mail us at help@javelinmarketing.com for the fastest response. We cannot provide any help with using your word processor or getting the picture on the newsletter. Please ask someone in your office with MS Word experience or call Microsoft (425) 462-9673.

Additional/Replacement Articles

If you want to replace an article in the newsletter, we have posted several editions of previous newsletters on our website with plenty of alternate articles. Simply download, cut and paste. These are in MS Word 97 format. Any modern word processor will be able to read these files.

Each month, on the 26th of the month, you receive an email from Javelin Marketing with the website location for that month's newsletter. On the same page you can download the current newsletter and also access the newsletter article archive.

Support for the Newsletter

Please avoid calling the office and we can provide unlimited support:

Please e-mail us:
help@javelinmarketing.com

By using e-mail, you make it possible for us to provide you unlimited support in a timely manner.

We apologize that we cannot help you with technical details of the articles or train you in taxes or estate planning. The articles are to help you get calls. If you need to make yourself more proficient in these areas, you will need to find some local resources. Please do not call asking for additional information or explanations as we have provided all that we have.

I HIGHLY RECOMMEND YOU GET A COPY OF *TAX FACTS 1 AND 2* (800-543-0874) WHICH PROVIDES EXCELLENT SUMMARIES OF TAX LAWS AFFECTING INVESTMENTS AND INSURANCE. By calling the same number, you can also get a copy of *The Annuity Handbook* and the *Long Term Care Handbook*, which I think is essential reading.

Responding to the coupons

You should get back 2 to 3% of the coupons—more if you enclose a return envelope. I purposely do not enclose a return envelope. This forces the recipient to write out their own envelope. I find this significantly reduces the number of information seekers (tirekickers) and produces more serious responses. Follow these rules and you will maximize your business:

Call the prospect/client. *"Joe, I got your request in the mail for more information on reducing taxes. I want to make sure I send you the right information. Specifically, what is your concern?" LISTEN. "I understand. There are a few ways to deal with that. I do not have all the options written up and that would take me hours. But let's take 20 minutes, I can show you the different ways to..."* Close to an appointment at his house or your office.

If they won't make the appointment: *"OK, I'll send that out to you but I do want to know if it answers your questions. You'll get it by Tuesday. Take a couple of days to review it and then can we set a time for 10 minutes on Thursday to talk on the phone and see if I sent you the right information? Would Thursday at 4 P.M. be ok?"*

By the way, if you think you will send out the information and people will call you, forget it. In fact, when you follow up, 90% of the people will not have read what you sent them. That's why you want to follow the instructions above.