



# Retirement Strategies, Inc.

## OUR COMPANY STORY

The story of how Retirement Strategies came to be is really two separate stories coming together as one shared vision. Bill Hart and Bill Carr have known each other since their banking careers crossed paths in the early-1980s. As you read why each of us was called into this profession, you will recognize the similarities that have given us that shared vision that we call “Retirement Strategies”.



**“I want to make a difference in people’s lives and feel needed and important.”**

- Bill Hart

I remember having that thought and realizing that my career as a “bean counter” in a large bank would never really make any difference to anyone. My well-meaning boss had just secured a nice raise and promotion for me and told me that I was “right about where he felt I should be.” He was trying to assure me that I was being paid suitably for the job. What I realized in that moment was that I had very little control over my life and my future. At the age of 30, I felt that my fortunes were cast and my work had no meaning. I had to make a change, to take a risk.

I had been considering a future as a financial advisor and decided to make the change. I took a position with a large insurance company.

While cold-calling a landscape business, I met a young man in his twenties. He was the “crew chief” on one of the trucks you see that mow the lawns for businesses. He had two young children and a wife. They lived from week to week and he wanted to know that his family would be okay if something happened to him.

He purchased a term insurance policy that would give his family \$100,000 if he were gone. My commission on the sale was about \$5.00 per month; but I felt great. When my manager learned of the sale, he chastised me and pointed out that a “whole life” policy would have paid me over \$100 and the company would make more money too. I thought, “But the family will only get \$10,000 if this father dies!”

The idea of trading a family’s financial security for \$100 was unconscionable for me. In that moment, I gained total clarity about the kind of person I had to be for my clients.

Today, as a financial advisor, I am free to always put the best interests of my clients first. There is a freedom that comes from knowing that I have honestly tried to do the best for my clients. In a world of questionable integrity, I choose to be different.

As I look at my business and my life now, they both have true meaning. Each day I am presented with the opportunity to make a difference to someone else. In many ways, I still count beans. The difference now is, there are people who really need and care about those “beans.”



## Two People with One Vision

- Bill Carr

It was March of 1989 and I was at a crossroads in both my personal life and career. For 13 years, I had worked my way up the corporate ladder with a large bank, and I thought it was what I would do for the rest of my life. But things had changed! I remembered back to my early days in banking when meeting people and helping them with loan and deposit services gave me a sense of fulfillment and satisfaction. Now, it seemed my work life consisted only of endless meetings, corporate layoffs, and an all-consuming focus on the “bottom line” and how we could charge more for doing less.

What stood out in my mind from my early work experiences was the aspect of how critical it was to establish a personal relationship with people in order to help them realize their financial goals and objectives. After overcoming my initial fears of leaving a job with a very attractive salary to start a new career with no salary, I decided to pursue becoming a CERTIFIED FINANCIAL PLANNER™ Professional and Investment Advisor. While the next two years were very challenging, I immediately realized the tremendous desire of people to have someone they could trust and depend on when making financial decisions, and the value of being able to give objective advice. In my first full year as an Investment Advisor, my earnings were 80% less than the previous year, but the sense of satisfaction that came from helping those who truly depended on me assured me that this was the work that God had intended for me.

As my business (and number of clients) increased steadily in the early 1990s, I realized that I had many personal strengths that allowed me to serve my clients well and provide them with what they wanted. To them, I was “an honest, trustworthy, competent financial advisor who would put their well-being ahead of his own.” I also realized that I had some weaknesses when it came to running a business. God has a way of taking care of our weakness and he did so by placing me with Bill Hart, a business acquaintance from my previous banking career. Bill was a person who shared my values, yet had a completely different set of skills.

We formed Retirement Strategies in 1994 with a shared vision to provide for our families by creating a Financial Planning and Investment firm that would “make a difference.” What drives us is that unequalled feeling you get when a client tells you, “I don’t know what I would do without you!” That feeling you get when a client sends you a note sharing with you how much you have added to their life by taking away their worry about financial matters. We can think of no greater fulfillment in life than to know we made a difference in someone else’s life. At Retirement Strategies, we get to make a difference every single day. We eagerly look forward to playing an important, lifelong role for our clients, a role they might never have imagined that a Financial Advisor could play... the role of a trusted friend who has a vested interest in their life.