

## A CHANGE OF PACE

Today, I was looking back at last December's newsletter and noticed that it has been a while since I have used quotes in a newsletter.

**What kind of quotes could I come up with that would represent what I have been hearing over the last month AND offer an educational opportunity to you guys?**

**"TOUGH TIMES EVENTUALLY GO AWAY. TOUGH PEOPLE DON'T" - BILL W.**

This is certainly a great message for all of us. Bill is a businessman in his mid 70's who has done quite well for himself and now is looking at doing even better using Bank On Yourself.

**Is he crazy?** NO! You don't have to be a young person to have BOY work well for you. But this quote doesn't tell the whole story.

I wanted to find a quote that would apply specifically to BOY and relate to what people I have talked have been wrestling with about BOY. I also wanted to find something to tell you more about why I think Bill has been so successful.

In one of my books of quotes (now you didn't think I just made all those up, did you?) I came upon the perfect quote from Jim Rohn.

***"There are some things you don't have to know how it works. The main thing is that it works. While some people are studying the roots, others are picking the fruit. It just depends which end you want to get in on."***

Wow! Perfect!

Many of the people I talk to every month are caught up in this exact dilemma.

Bill told me how over the years he has paid millions of dollars in interest to bankers. **Now he wants to learn how to pick some fruit and get some back!**

About a month ago I got call from a pleasant young twenty-something year old with an MBA degree and a very nice position at a bank. She was ready to condemn BOY as a scam because I

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could not tell her how the spreadsheet on page 49 of Nelson Nash's book was constructed. She was also upset that I could not give her the exact formula on how policy dividends were calculated. The third strike was that I was not able to predict the exact dividends that would be payable every year over the next 30 years on a BOY plan under a given scenario.

I tried to explain to her that some things are just not known in advance. I wanted to help her by finding out why "studying the roots" was so important.

I have not heard from her in over a month so it looks like she thinks this is a scam and/or is still caught up in trying to reconstruct the spreadsheets and find a formula for how BOY works.

Sadly, this is typical of many young people I talk to.

**I get upset because younger people are the ones who can use BOY for a much longer period of time than "fogies" like I can. If only they would start "picking the fruit".**

I have to keep telling myself how I was the same way when I was their age.

Such is life, I guess. Thank you for listening. I feel better now.

**I WISH YOU ALL THE BEST DURING THIS JOYOUS HOLIDAY SEASON!**

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