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this book is going to challenge you and everything you think you know about succession planning for independent advisors succession planning is quickly becoming the cornerstone to a strategic growth strategy designed to perpetuate their business and their income streams beyond their own lifetime while providing a multi generational service platform that attracts and rewards younger advisors this makes succession planning one of the most if not the most important practice management tools in this industry today as an independent financial advisor now is the time to address the question of what will happen to your practice and your clients after you exit the building in most cases the answers are right in front of you thankfully succession planning for financial advisors building an enduring business has arrived to transform today s practices into businesses designed to endure and prosper and serve generations of clients learn how to create a lifestyle succession plan that can provide a lifetime of income and benefits to the founder even as he she gradually retires on the job unlock the power of equity management the best planning and building tool an independent advisor owns learn how to attract and retain the best of the next generation to help you build a great business and to support your succession plans and care for your clients and their families determine precisely when to start a formal succession plan and related continuity plan so that your business can work for you when you need it most understand why succession planning and selling your business are completely different strategies but how they can complement each other when used correctly 95 of independent financial service professionals are one owner practices to the positive these practices are among the most valuable professional service models in america but almost all advisors are assembling their practices using the wrong tools tools borrowed from historically successful but vastly different models including wirehouses broker dealers and even osj s and branch managers revenue sharing commission splitting and other eat what you kill compensation methods dominate the independent sector and virtually ensure that today s independent practices if left unchanged will not survive the end of their founder s career it is time to change course and this book provides the map and the details to help you do just that for independent practice owners and staff members advisors who want to transition to independence as well as accountants attorneys coaches and others involved in the financial services space there are invaluable lessons to be learned from succession planning for financial advisors written by the leading succession planning expert in the financial services industry former securities regulator m a specialist and founder of the nationally recognized consulting and equity management firm fp transitions david grau sr jd has created an unmatched resource that will have an enduring and resounding impact on an entire industry

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the blood moon is a story that follows the adventure of two young men who manage to get themselves into all kinds of kooky situations while pursuing some careers in the music industry originally the blood moon was called the mix scratch or the hookup a story about two wannabe entertainers who manage to get themselves into a lot of amusing situations while navigating their way through the streets of chicago but the author also wanted the story to be mysterious amusing and appealing to lovers of r b hip hop rock or rap music so he changed the title to the blood moon after reading about a mysterious blood moon that would be passing over the united states at that particular time then he developed the characters mix evolved into jimmy lacquer a communication student at a local junior college and scratch became marvin chuckles a happy go lucky sound engineering student who is one of jimmy s classmates and one of his closest friends together they form a group called mix scratch and they embark on a journey to pursue their musical careers along the way they meet michael snuggles a self proclaimed prophet of the entertainment industry and mr bee bee or boom box a mysterious little agent who takes them under his wings

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