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Secret Society of REAL Financial Planners

A few days ago, I crossed the line.

I broke the code of silence.

I revealed the Secret Society of REAL Financial Planners (SSofRFP).

I have been thinking about how this SSofRFP got to be SO secret.

How can there be so many members of the SSofRFP quietly doing so many good things and yet still no one seems to notice?

[Seth Godin's post](#) (rant) Friday morning hit the nail on the head:

Marketers have spammed, lied, deceived, cluttered and ripped us off for so long, we're sick of it.

Which means that even if you have a really good reason, no, you can't call me on the phone. Which means that even if it's really important, no, I'm not going to read the instructions. Which means that god forbid you try to email me something I didn't ask for... you're trashed. It's so fashionable to be skeptical now that no one believes you if you attempt to do something for the right reasons.

The financial services industry is THE problem. It is a huge, complex, conflicted, world, and fair or not, REAL financial planners (regardless of where they work) get lumped in with that group. So even though this group has something really valuable to offer, something that almost everyone needs, no one is paying attention.

In fact, it is even worse when someone decides to pay attention. It seems like a quaint little story, something that might have been true back in the day when business was done with a handshake. Today we are overwhelmed by stories of outright criminal activity in an industry where the only real asset is honor and trust.

So, as a group, the SSofRFP has to accept that NO ONE IS LISTENING. The well has been poisoned.

We have to accept that:

Selfish short-sighted marketers ruined it for all of us.

And as Seth points out, we have to realize that:

The only way out, I think, is for a few marketers to so overwhelm the market with long-term, generous marketing that we have no choice but to start paying attention again.

We need to start doing things like:

[Greg Phelps](#) in Las Vegas who recently spent the entire day offering FREE advice. Yep, that's right, FREE! This wasn't "free," like come in thinking it is "free" and then I will trick you into meeting with me where I will sell you something you don't need. This was free. Greg and another local advisor spent the entire day meeting with 30+ people who really needed help. I asked Greg if he got a single client from the event, or if he even expected to. He laughed and said, "No, this was just an effort to do something for the community."

How about [John Stephens](#) who left the practice of medicine years ago to become a financial planner? He has been meeting with physicians while still in medical school (long before they can afford to pay him) simply because he can't stand allowing them to repeat the mistakes many doctors have made with their money. The interesting thing is John has a business. He is not doing this to get more business. He is doing this to make a difference! He is doing this because it is the right thing to do.

[John Charles Kernoodle](#) in North Carolina spends at least part of his time working with widows. Years ago I asked him why: he told me because they get "screwed over" so often and it has to stop. He is not focused on widows because they are a good "target market." He is focused on widows because they are so often the target of marketers! He wants to save his little portion of the world!

I could go on, but I am crossing the line again. In fact, this publicity might even make these members of the SSofRFP uncomfortable. But I am on a mission to expose this group!

If you are a member of the SSofRFP let me know. Let's do this: if you have spotted a member of SSofRFP out there secretly doing something good, fire me an email with the story. They deserve to be recognized.

By Carl on 04.06.09 > [Link](#)

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