

BANKERS’ LANGUAGE

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How to speak to bankers

For those who have been a part of this room for any period of time, you have no doubt read my thoughts and attitudes as they relate to bankers and how using some of their personal greed factor to your advantage when negotiating your rates as well as the many benefits a bank will offer in order to maintain your continued business affiliation.

Earlier I posted a couple of items relative to a particular call I was included on. Although its primary purpose as I was led to believe prior to the call beginning was the RV, the actual subject matter quickly moved to the overall global economy, the shrinking USD on the world stage, and the potential ultimate damage to our middle class citizens should this trend continue.

One of our members took the liberty to inquire further and with that person's permission I am repeating her basic concern and providing my response. To my way of thinking, it is truly a teachable moment when understanding how bankers and syndicators not only have personal greed but also know how their business greed can also be a tremendous benefit to our capitalistic system of business.

The statement I made that resulted in the inquiry was “…and while the subject of RV/GCR was touched upon the primary focus by this group of Central Bankers and Investment Principals from Wall Street was their concerns of the world's economy imploding. It was suggested a second call would be forthcoming where an analysis of how such a monetary windfall of the RV could be directed to ward off the pending financial calamity.”

The following is one main issue of concern as presented to me by a (website name) member: ”My concern is this part of your message {an analysis of how such a monetary windfall of the RV could be directed to ward off the pending financial calamity}.

The underlying concern being that bankers are only concerned with taking advantage and while to a degree there is truth to that without a vibrant middle class there are just not enough rich folks around to maintain all the various commercial banks as well as all the securities salesmen and women who promote the invested capital to keep this nation on the cutting edge of the world's economy by remaining as strong as possible on the home front.

The balance of the call dealt with these senior members of Wall Street Brokers / Dealers discussing how they would reconfigure investment programs under the newer tax code as now in place, to bring back real estate deals, equipment leasing deals, Triple Net Leasing deals - concentrating less on tax reductions and more on positive and very attractive cash flow projections to inject this newfound wealth into projects and programs to completely overhaul our nation’s infrastructure.

The following was my initial response to this particular concern as it was expressed to me.

“...first off, these folks I am talking with {those of us holding currency and chatting on websites with Snake} are a far distance from International bankers, and the primary thrust I came away with was how they would structure programs here in our country for all the new wealth to consider investing in to create maximum revival of our crumbling infrastructure, roads airports, bridges, that would employ many more so called middle class workers and do so under revenue bonds or usage bonds as well as equipment leasing programs where the investors would realize a good percent return and the benefits would improve everyone's life style. “

They would also benefit from the syndication and General Partners fees plus the commissions all the brokerage firms and securities peddlers would realize.

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If you put these thoughts your own words when negotiating your just rewards in meeting a wealth manager and describing how you intend to structure your future wealth program, you will be speaking a language they truly understand.

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Thanks for reading and allowing me this opportunity to express my thoughts