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I would like to thank everyone who submitted answers to our question last month. The winner of the drawing for the April newsletter question is (Not drawn yet). Congratulations, (xxx)!

This months drawing will be for a \$25 gift certificate to Philbrick's Sports Center on Portland Avenue in Dover. And the question is...

Name two things, aside from academic achievement and test scores, that colleges consider important factors when considering the applications of potential students. [Click here](#) to submit you answer by email. Good luck!

Spring is in the air...at last! After the unseasonable cold we have endured the last few months, it's certainly a welcome relief. I hope you have a chance to get out there and enjoy it!



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Interesting Facts!

Optimism is the belief that things will turn out well. It is the expectation that good things will come your way and that you have the ability to control your life. There are plenty of common phrases that come to mind when we're trying to capture the essence of optimism. The glass being half empty or half full is one that has two correct answers. Or does it? If you want to work on your optimistic attitude, think of it this way...technically, the glass is half full of water and half full of air. That makes the glass full of the two most important things we need to sustain life. Think about that next time someone asks you that question!

Becoming a Better Negotiator



Whether closing a sale, haggling over a price with a supplier, or discussing a raise with an employee, business owners use their negotiation skills nearly every day. While you may already be an effective negotiator, you may want to consider some strategies that can help



you maximize the chances of achieving the results you desire in business negotiations.

Negotiating should not be seen as a zero-sum game. When two parties enter into negotiations, they are both looking to create something of value that did not exist before. Instead of taking an adversarial approach, think about how both parties can arrive at a place that is mutually beneficial. Without abandoning your own interests and objectives, take into consideration the interests of your negotiating partner. Reflect upon what your priorities might be if you were in your partner's shoes and how you can best meet those needs.

Before pulling up to the bargaining table to negotiate an important deal, make sure you are fully prepared. If, for example, you are attempting to sell a product at a certain price, have plenty of evidence on hand to justify the price you have set, such as information or testimonials about the quality of the product relative to similar products in the marketplace and about the prices of comparable products offered by competitors. Practice with a business partner or co-worker, asking for feedback and advice on how you can improve your arguments and presentation.

Find out as much as you can in advance about your negotiating partner so that you are better able to explain in detail why your offer is ideally suited to meet his or her specific needs. It may be tempting to fall back on clichéd phrases about the virtues of your company or product, but many clients will see through a one-size-fits-all sales pitch. In the course of your presentation, concentrate at least as much on your individual client's needs and wishes as on the product or service offered.

If you are the customer, come to the negotiating table with a set of questions about the offer and information about the prices for similar products or services available elsewhere. Have in mind an ideal price and the degree to which you would be willing or able to deviate from that price if, for example, you were offered a volume discount, a maintenance contract, or free delivery.



Listen carefully to what your negotiating partner has to say, and think about whether you can offer a greater degree of flexibility than you initially anticipated. If necessary, ask for additional time to think about any new demands for concessions before entering into a firm agreement.

The deal you are negotiating may be large and complex. Be alert to any hidden agendas, and do not allow yourself to be pressured into signing a contract you do not understand. If you are attempting to close a sale, do not insist that a client make an immediate decision if he or she feels uncomfortable doing so. While using strong-arm tactics to get the customer to sign on the dotted line may be effective in the short term, exerting too much pressure could jeopardize your relationship with the client and may even damage your reputation for honest business practices.

Inevitably, some bargaining sessions come to an abrupt halt when neither side is willing to give any more ground. This may not, however, be the end of the story. Avoid

showing anger or irritation if you are unable to strike a deal. Prepare yourself mentally for the possibility that the initial round of negotiations will not go your way, and imagine yourself accepting gracefully a negative outcome. When talks appear to have broken down, let your negotiating partner know you appreciate the time he or she has taken to discuss the transaction, leaving the door open to talk again. Even a session that ends at an impasse can be useful in building a relationship that could result in cooperation in the future.

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College Admission: Increasing the Odds



If you were asked how best to prepare your child for college, you might say that a well-rounded high school curriculum would be a good start. It may be true that your child needs to be a good student in order to get a foot in the door of higher education. Today, however, getting to college and finishing college are entirely different challenges.

Admissions-Increasing the Odds

Each college and university has admissions guidelines that are followed when reviewing applications. Naturally, the first items most likely to be looked at are your child's high school academic record and SAT scores. However, academics are not the only thing that can catch the eye of an admissions director.

Participation in extracurricular activities and civic involvement can sometimes be the deciding factor in whether or not a college chooses to accept your child. Many admissions directors are equally interested in the quality and character of individuals

who will be attending their college or university. Thus, it's important for your child to include a "résumé" of achievements and interests with his or her application. Here are some "extras" that may enhance your child's college application:

- **Awards** demonstrate formal recognition of an applicant's ability to excel in a particular area.
- **Sports participation** demonstrates an applicant's competitive drive and winning attitude, along with the ability to be a "team player."
- **Extracurricular activities** highlight an applicant's competitive spirit, leadership qualities, and specific interests.
- **Volunteering or church/religious involvement** often signals that an applicant is active in the community and demonstrates moral character, leadership, and life skills.
- **Political involvement** can demonstrate an applicant's strong leadership skills and public awareness.
- **Work experience** can indicate responsibility and a strong work ethic.
- **Hobbies and special interests** can provide a better understanding of "who" the applicant is, in addition to highlighting other areas of knowledge.

Building Foundations for Long-Term Success

While parents recognize that the world is rapidly changing, today's children must deal with an array of social pressures that may be unfamiliar to most adults. Thus, parents and other role models must work harder to set positive examples and to instill good values, in addition to respect for others and overall common sense.

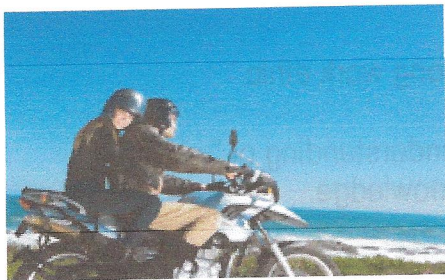
Besides academically "making the grade," a child needs a good attitude. Children should be taught the value of learning and how education is linked to future success. Making sound choices is equally important. Being an "individual" rather than a "follower" isn't easy. Therefore, children need ongoing encouragement to be the best they can be, and to continually strive to reach new heights.

Although you hope your child will use common sense and sound judgment while navigating the maze of college life, remember that growing up takes time and there may be mistakes along the way. The key, however, is to encourage your child to learn from those mistakes, rather than repeating them.

Ultimately, children need to understand the importance of a college education. Thus, parents and other role models must do more than emphasize the importance of a college education. Proper guidance and wisdom can play an integral role in your child's future success, not only in college, but throughout life.

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An Easy Rider's Guide to Motorcycle Insurance



You've finally got the bike of your dreams! Now, all you need is the insurance. Motorcycle insurance is similar in many ways to automobile insurance. Basic coverage for liability is mandatory in many states, and you may choose to purchase additional coverage, such as collision, comprehensive and uninsured/underinsured motorist coverage. Your local Department of Motor Vehicles (DMV) can provide information about the specific requirements

for motorcycle insurance in your state.

Types of Coverage

Here's a quick look at some key components of a motorcycle insurance policy:

Liability insurance covers damage or injury you may cause to property, such as another vehicle or telephone poles, or other people, if you are found to be at fault in an accident. Depending on the laws of your state and the specifics of your policy, liability coverage may also apply to your passengers. It is important to note that liability insurance does not cover you or your motorcycle.

Collision insurance covers damage to your motorcycle caused by a collision with another car or object, even if the damage is your fault. Collision insurance may only cover the factory standard parts on your motorcycle. So, if you customize your bike in any way, you may want to obtain additional or optional equipment coverage.

Comprehensive coverage protects your motorcycle from hazards that aren't accident-related, such as fire, theft, or vandalism. Comprehensive coverage may

be required if you have leased or financed the motorcycle. Like collision coverage, comprehensive coverage may only cover factory standard parts.

Uninsured/Underinsured Motorist coverage provides protection if you are involved in an accident caused by a driver with inadequate or no insurance coverage. It can help to pay for medical treatment, lost wages, and other damages to you and your passengers. If your policy includes **uninsured motorist property damage**, your bike will also be protected.

Understanding the Cost of Coverage

Motorcycle insurance is classified as higher-risk specialty insurance. A number of factors may affect the cost of coverage, including the make, model, and size of your bike; how often you ride it; and where you store it. Your age, occupation, and place of residence can also influence the cost.

While some factors are beyond your control, there may be ways that you can help reduce your motorcycle insurance costs. Consider the following tips:

- Take a motorcycle safety course. Besides teaching you how to operate your bike safely, and therefore avoid accidents, it may help you qualify for a discount. To find a safety course near you, check out the Motorcycle Safety Foundation at www.msf-usa.org or call 800-446-9227.
- Traffic violations and accidents can raise your premiums. To keep costs down, maintain a good driving record without violations.
- If you live in a northern state, consider purchasing a lay-up policy. With this type of insurance, coverage is suspended during winter months, when you won't be riding. Generally, with a lay-up policy, comprehensive coverage is maintained year-round.
- Increase your deductibles. Higher deductibles mean you assume more of the risk for small claims, so be sure to set deductibles at limits you can reasonably afford, since you will have to pay for them out of pocket if an accident occurs.
- Many insurers offer policy discounts for a variety of reasons. Inquire about multi-bike, multi-vehicle, and multi-policy discounts; association or organization discounts; and discounts for mature drivers.
- As your motorcycle ages, it may not be cost effective or necessary to continue carrying the same amount of collision and/or comprehensive insurance as you did when it was new.

Now that you know what you need to protect yourself, your passengers, and your bike, it's time to enjoy the open road! Remember to ride defensively, wear protective gear, and periodically revisit your insurance coverage. Be sure to contact one of our qualified insurance professionals for further information about your individual circumstances.

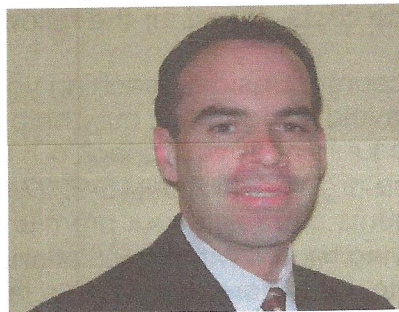
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