



The Safety Meeting

Adventures in Financial Planning
from the desk of Trae Wieniewitz

AN AUGUST MONDAY, 6:50 AM: It was early, but not too early for these guys. About twenty men in work boots and collared shirts strode through the warehouse doors and took their seats.

On the first Monday of every month, Premier Mechanical Services holds a safety meeting for its employees. Premier is a high-volume supplier of heating and air conditioning systems; they own a sheet metal shop and stock inventory by the ton. Safety meetings are important and attendance is mandatory, but today the mood is light. The welders and mechanics sip coffee and chat about the weekend, their fishing and family time. No one is here who doesn't want to be here.

Premier owner Kenny Bambarger opens the meeting with a sobering tale: A man he knows took a fall on the job, stumbled through a hole in the roof and may never walk again. The men are quiet and listen as Kenny speaks. All of them work on rooftops.

Shop foreman Jay Solomon follows Kenny with a short devotional, a lesson from the Book of Ephesians. He tells the men they lead a temporary existence marked by trials and tribulations. He tells them of a greater inheritance. It's a tough act to follow for a seller of financial services, but I'm up next. Kenny introduces me as a friend of Premier and a resource he hopes his employees will find helpful, The Money Man.

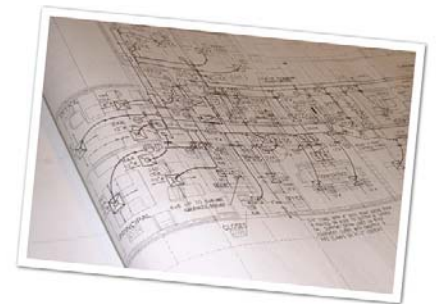
What do I tell these men about their futures that Kenny and Jay haven't already covered?

I don't give them a sales pitch. Financial services and wealth management are exciting topics to me, but I know not everyone shares my enthusiasm. Even language is a barrier here, with concepts like "coordinated benefits" and "reciprocating compressors" falling about equally on deaf ears. Fortunately, that doesn't matter.

What we share is a hope for the time and resources we'll need to make our visions of the future a reality. We hope for a long, active retirement. We want college for our kids and to pay off our cars and our mortgages. The men listen and nod, and I can tell I'm not alone in the room.

The employees of Premier Mechanical Services build complex machines from raw materials and blueprints. A financial plan is the blueprint for building a future.

I tell them that.



Trae Wieniewitz – Comprehensive Financial Planning
& Asset Management