

## Finding Trustworthy Investment Advice

Has recent market volatility got you worried about your current investment strategies? Before changing directions on your own, it's a good time to look at getting professional assistance with your investments. Professionals are experienced in analyzing the significance of economic and market events and their portfolio management implications.

### But whom can you trust?

Trust is an intangible quantity in a relationship. It's not something you can measure or quantify scientifically. But when it comes to choosing someone to serve as an investment advisor, if you cannot be 100% certain at the outset that the person you choose deserves your trust, certainly you want to do all that you can to stack the odds in your favor.

Just as with choosing a doctor, lawyer or other professional, finding the right advisor is a matter of due diligence—conducting a detailed analysis and appraisal of the candidates that you are considering to entrust with your assets.

Here are some suggestions that may help you along as you do your research:



- *Take advantage of the experience of others.* Ask your family, close friends and other advisors (your attorney or accountant, for example) for a referral to someone with whom they have established a successful relationship.
- *Use a screening process.* Contact several candidates, visit their websites and contact them to obtain written information about themselves and the organization with whom they are affiliated.
- *Make introductory appointments.* Face-to-face meetings with each advisor can tell you a great deal, but first verify that you will not be charged for the visit. The

meeting is likely to give you an idea as to whether he or she is someone with whom you will be comfortable.

- *Find out about the advisor's knowledge, experience and specialties.* For instance, if you have a significant amount to invest, be certain that the advisor has an extensive background in wealth management for affluent investors.

- *Make sure that the advisor has comprehensive resources.* He or she should have a wide array of investment choices available; access to research, up-to-date analytic tools

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and relationships with other professionals when you have need of guidance outside of the expertise of the advisor.

- *Determine what additional financial services the advisor offers.* Look for an advisor who can help you integrate your investment strategy with your retirement and estate planning goals or has someone on staff who can.
- *Understand how the advisor is compensated.* Your advisor may be compensated in several ways: He or she may charge a flat fee, charge a percentage fee based upon the assets that he or she is managing, or receive commissions.
- *Check references.* If you don't know anyone who has used the services of the advisor that you are considering, ask for the names of some of the advisor's clients who would be willing to talk to you about their experiences with the advisor.

### Interview us

We would be pleased to be on the list of candidates that

you are considering as your investment advisor. You'll find that a meeting with us (without cost or obligation, of course), will reveal that we can provide you with reliable, trustworthy advice about your investments.

What's more, we can tailor our services to what you are looking for. For instance, you may choose to have us provide the guidance, but allow you to make the ultimate decision. Or, if you are someone who expects that an investment manager should be making the important decisions, you may leave them to us.

We are ready to answer your questions. With TCK, you can see the future from here. Call today to schedule an appointment for yourself or share this article with a friend.

Wichita – 316-264-6010  
1-800-530-5254

Lawrence – 785-749-0904  
1-800-749-0904

Leavenworth – 913-758-1111  
1-800-758-1155

Arkansas City – 620-442-5561  
1-800-530-5254

## Michal Emory Earns C.T.F.A



**Michal Emory**, Investment Trust Officer of TCK Trust & Financial Advisors has successfully completed the requirements for the Cannon

Trust School and has earned the highest certification available in the trust industry, Certified Trust and Financial Advisor (C.T.F.A.). The Institute of Certified Bankers, a Subsidiary of the American Bankers Association, awards this certification to individuals demonstrating proficiency in five distinct areas: Fiduciary Law and Trust Activities, Personal Financial Planning, Tax Law, Investment Management, and Ethics. Steve English, President of TCK commented, "At TCK, we encourage continued education to all our employees. This serves our clients well, with staff expertise we think is unsurpassed in the trust industry. We are proud of Michal for becoming TCK's tenth employee to earn this prestigious designation."

*Please help congratulate Michal!  
Email: [memory@TCKansas.com](mailto:memory@TCKansas.com)*

### Personal Briefs

**Dianne Allison, Vicki Broderick, Sheryl Hammond, Lisa Huskin, Carol Lindner, Shelli Nestelroad and Becca Riley-May** attended the annual American Heart Association's "Go Red for Women" luncheon at the Airport Hilton. The national campaign hopes to increase awareness of heart disease among women.

**Janis Bunker** has been elected to serve another term on the Board of Lawrence Community Theatre as Co-President.

**Steve English** attended the Community Bankers Association 30<sup>th</sup> Annual Convention & Tradeshow in Overland Park, Kansas July 17-19, 2008.

**Martha Linsner** has been elected to serve as President of the Executive Women International (EWI) Wichita Chapter for the term October 2008-September 2009.

Please help us welcome **Pam Ryser** to TCK! We are pleased to announce the addition of Pam Ryser as Trust Officer. She comes to TCK with over 13 years of trust experience including account administration of IRAs and flexible spending accounts. Pam's presence in northeast Kansas will enhance TCK's growth opportunities.

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# TCK Supporting the Arts

## Lawrence Community Theatre

TCK Trust & Financial Advisors hosted a fun and relaxing “First Night Reception” for the June 6<sup>th</sup> Lawrence Community Theatre performance of “Annie Get Your Gun”.

## MTWichita

On Saturday, June 7<sup>th</sup>, TCK sponsored the matinee performance of Music Theatre of Wichita’s “A Funny Thing Happened On The Way To The Forum”. Twenty-five or so TCK employees, clients and friends met for lunch at City Arts prior to being transported via trolley to Century II for the performance. We all had a great time and we look forward to hosting like events in the future.



Doug Richards, Dianne Allison and Terry Richards pose for a quick photo before boarding the trolley.

## TCK Honored To Sail on the WAM ‘Art’ ‘Boat’

When Wichita Art Museum Director Charles Steiner asked TCK to accept the museum’s 2008 Philanthropy Award at the museum’s annual awards dinner held June 12, in recognition of TCK’s long-standing support, he specifically mentioned three actions:

- Our underwriting of the Museum’s annual Awards Dinner,
- our support of the Museum’s fundraising efforts by purchasing a work by Dale Chihuly made expressly as a benefit for the Wichita Art Museum, and
- our frequent renting of the Museum’s facility for client-centered events.



TCK is honored to be sailing on the ‘Art’ ‘Boat’ (L to R) Martha Linsner (TCK), Bruce Chapman, Tiffany Farha and Eric Engstrom.

We are fortunate to have such a beautiful Museum. TCK is honored to support it, enjoy it, and use it often!

## Botanica

TCK was the presenting sponsor for Botanica’s “Alfresco Gala in the Gardens” event on Sunday, June 29<sup>th</sup>.



## TCK Bridge Club

### Join a TCK Bridge Club!

Do you play bridge? Join a TCK Bridge Club and enjoy a complimentary lunch while playing cards with friends each month. Please call or email Shelli Nestelroad at 316-264-6010, 800-530-5254 or snestelroad@TCKansas.com if you would like to join us as a regular member or a sub.

### DETAILS:

#### Arkansas City

Fourth Thursday of Each Month – Union State Bank-North Branch – Basement

Upcoming Dates: Thursdays 8/28/08, 9/25/08 and 10/23/08 – 11 a.m.–1 p.m. Lunch provided!

#### Wichita

Fourth Monday of Each Month – Petroleum Club of Wichita – 100 N. Broadway St., Ste. 900

Upcoming Dates: Mondays 8/25/08, 9/22/08 and 10/27/08 – 11 a.m.–1 p.m. Lunch provided!

Clients and friends welcome!!



Providing trust services in these Kansas communities  
Wichita Lawrence Leavenworth Arkansas City Atchinson Emporia  
Eureka Everest Haven Kansas City Olpe

## T C K T R U S T & F I N A N C I A L A D V I S O R S

**Visit our newly designed website:  
[www.TCKadvisory.com](http://www.TCKadvisory.com)**

TCK is often asked questions about financial security, planning for the future, and preparing for retirement. We are always happy to answer individual questions, but we thought it would be helpful to publish some of the more common life situations that our clients often face, and offer some advice and suggestions for preparing financially for the future, whatever it may bring.

So, whether it's a question about the benefits of a trust or related to more complex issues such as providing for your heirs in perpetuity, we have answers. We will add information to the TCK Advisory site on a regular basis, so check back often.

### **Thank You!**

We grow because of referrals from our clients and friends.

We sincerely appreciate your thoughtfulness when you recommend us.

## *Art Story*

We hope you enjoyed the enclosed Charles Steiner ArtStory. Steiner's works will be on exhibit later this year:

Hutchinson Art Center,  
Hutchinson, Kansas  
Opening Reception  
October 10th, 2008  
5-7 p.m.

*and*

Friends University,  
Wichita, Kansas  
Gallery Reception  
December 5th, 2008  
Prior to the Singing Quakers  
Concert

### **Did You Know**

TCK can assist you with...

- Financial Planning
- Estate Planning Reviews
- Bill Paying
- College Planning/Funding
- Tax Planning
- Insurance Planning  
(No Additional Fee)

### **Learning Never Ends**

On May 6-8, **Dianne Allison, Vicki Broderick, Dan Brogren, Janis Bunker, Steve English, Mike Goldak, Sheryl Hammond, Jon King, Martha Linsner, Bill Mills, and Terry Richards** attended the MOKAN Midwest Trust & Financial Services Trust Conference in Kansas City, Missouri. This conference provides continued educational opportunities in all disciplines of our industry and keeps us up-to-date on any applicable law changes that may affect our client relationships.

**Martha Linsner** attended a Ken Lerman seminar sponsored by the Wichita Independent Business Association (WIBA) on July 23 titled "Current, Relevant, Competitive 2009-2010 Business Direction".

