



*You don't have to be sick to get better.*

**Coaching financial professionals in private practice marketing since 1984**

### Author

#### **Financial Practice Marketing Techniques**

26 monthly *how to* issues one topic at a time

#### **Due Care Purchasing Life Insurance:**

*limiting the liability of non-insurance professionals in the purchase of life insurance*  
a practitioner's tool for developing non-insurance professionals as centers of influence

**Target Marketing...The Book:** *on developing your professional practice*

**The Agent IS a Businessperson:** *how to rise above the bottom line*

**S.M.A.R.T.™ Marketing** monthly column, **Broker World** magazine, since 1991

**Impressions** column, ICFP's **Journal of Financial Planning** magazine, 1991-1999

**Melchinger On Marketing** [free online marketing newsletter](#), begun September 1998

### Background

- Raised in a life insurance family in northern New Jersey
- U.S. Military intelligence, Chinese translator, 8 years
- Life insurance agent, 3 years, selling estate planning services
- Assistant director of training, Mutual Benefit Life, 2 years
- Director of Field Training & Manpower Development, New England Mutual Life, 3 years
- Inducted into New England Training Directors Association Hall of Fame in 1991
- Gives six days annually gratis to *not for profit* industry associations
- Journal of Consumer Marketing - Editorial Advisory Board, since 1994
- Listed: International Who's Who of Professionals™