

Advisors In The News

Cato Says... You Can Cut A Greater Figure!



Forrest Wallace Cato is an internationally renowned speaker and Legendary *Image Branding Specialist* to the Financial Industry. Wally has made placements on 60 Minutes, 20/20, etc. He has interviewed five US Presidents in the Oval Office and has co-authored or ghost written seven books appearing on the New York Times best-seller list.

Forrest Wallace Cato Proves “Publicity is the oxygen for your image branding!”

By Sandy Schussel, JD



This *Advisors In The News* feature article reveals the incredible human interest side of someone that most of America’s active insurance agents and financial planners know rather well. It is even possible that he enjoys more good will among financial products and services professionals than any other person in the USA. You most likely guessed that I am talking about **Forrest Wallace Cato**. He’s the guy who repeatedly assures you that, “*You can cut a greater figure!*”

He’s made himself well-known by making other people famous. But, as I learned during the course of my recent interview with him, his years of guiding others to celebrity status, making him “the man behind the curtain” while they played the Wizards, have kept hidden a fascinating human being. Let me start with some interesting facts.

Why Cato Is One-Of-A-Kind

- As a child he was very poor and bashful, and no one thought he would ever be successful. At age six he was abandoned by his coal miner father and left on the street.
- In 1963 Cato spent the night at **Winston Churchill’s** underground bunker in Whitehall.
- Cato’s Pembroke Welsh Corgi was given to him by **Zig Ziglar**. Cato says, “*King is not my dog, he is my canine companion.*”
- Cato gets excited when talking about the professionals that he has helped to achieve both fame and wealth. Many were unknown before Cato.
- He is amazed that people expect to sell in this day-and-age when they are just another suit, unknown, and have little or no name recognition and do not follow a proven sales system.
- Cato writes first drafts in long-hand with a fountain pen and he mixes his own ink based on an old pre-Civil War formula passed down to him from his grandfather. Then he transfers his copy to the computer. He claims that gives him more time to think.
- As a young man he would walk through dangerous sections of big city slums late at night to sharpen his experience of talking his way out of trouble when necessary.
- After thirty years of off-and-on practice he has failed to adequately master the violin.



- He readily admits that his biggest on-going mistake is assuming that people know what they are talking about when it comes to their own image branding.
- Cato's wife of forty-three years says she is his toughest critic.
- He used to watch **Elvis Presley** record at the RCA Studios on Music Row in Nashville. During this period he worked promoting and establishing the singer's image.
- In the theatrical movie titled *A Mighty Wind*, released in 2003, (and shown on the Comedy Channel) a character called "Wally the Public Relations Man" was based on Wally Cato.
- After Cato's US Air Force service his first job (for two years) was heading the newly formed public relations department for **Doyle Dane Bernbach**, one of Madison Avenue's largest ad agencies. This was "quite an accomplishment" for such a young man.
- He is always annoyed when unscrupulous people try to con services out of him for no payment.
- He is not tolerant of rogue agents and planners and feels they make his work more difficult and he insist they harm the image of all proper agents and planners.
- He enjoys riding his mountain bicycle in the mountains nearest Atlanta.
- As a young man, when he needed money, he wrote jokes for comedian **Phyllis Diller**.
- He has rafted the Colorado River rapids in the Grand Canyon.
- He received a **Hollywood Walk-of-Fame Star** for platform presentations (speaking). Operators of speaker's bureaus insist that Cato became a highly booked speaker by accident.
- He has controlled his diabetes for over 27-years, getting up four times at night to take insulin shots. (Plus four insulin shots during the day.) Thus he has not experienced 'a good night's sleep' for 27-years.
- During a Hollywood party, movie director, screenwriter and producer **Steven Spielberg** once gave a hat like the one worn by the character **Indiana Jones** (played by actor **Harrison Ford** in a series of action adventure films) to this person. Somehow Cato ended-up receiving two hats.
- Cato recently fully-recovered from a cancer operation, from two heart attacks, and from damaged kidneys.
- **Larry King** of CNN fame and **Steve Allen** (founder of the *Tonight Show* on NBC-TV) were actually his first television mentors. Cato remains loyal and indebted to both men.
- Cato manages his work carefully and dislikes people who waste his time.
- His Internet newsletter *The Cato Conclusion*® has an audited circulation of over 50,000 subscribers and is available free from www.theinsuranceposhop.com
- This image-maker inherited three large private libraries: The library and unpublished papers of **Loren Dunton**, founder of financial planning. The library of **Maxwell B. Sackheim**, world's most successful direct mail copywriter. The library of **Harold F. Chonrey** composed on references on tangibles, collectibles, and investment quality antiques.
- Two of his clients named their sons after Cato.
- Cato falls asleep most nights while reading his Kindle.

- Cato collects knives, swords, and mouser rifles.
- He is skilled at multi-tasking and witnesses claim they have seen him directing a TV production, writing for a book, and interviewing someone over the phone, all at the same time.
- He loves dogs and enjoys rolling on the ground playing with them. This is how he takes breaks from his office.
- He has boxes of letters, (composed before e-mail was available) many hand written, from ongoing corresponding (that lasted for many years -- since he was a teenager) with such famous people as: **Isaac Asimov**, **Arthur C. Clark**, **General Omar Bradley**, the wife of **General George S. Patton**, **Norman Vincent Peale**, **W. Clement Stone**, **Edward L. Bernays** (the founder of modern public relations), **Manfred Rommel** (son of General **Erwin Rommel**), **Steve Allen**, the wife of country singer **Roy Acuff**, **Admiral Elmo Zumwalt**, **Art Linkletter**, and many others.

You know him because he has contributed so highly to your profession. Yet he is not a financial planner or an insurance agent. In the book **Secrets of Permanent Wealth**, writer **Bernon Adcock** warns the American public about the unscrupulous financial planners who exploit clients and damage the image of financial planning. When asked why he chose **Forrest Wallace Cato** to defend the planning profession, Adcock replied, "I made that choice because of who Cato is, the influence he has, and the good will that he enjoys in the financial industry."

Cato is the major lobbyist for financial planners and has held this position since the beginning of the planning profession. As a skilled image builder he is well-known for the key role he played in helping to get this new profession of financial planning respected and established soon after this specialty discipline was created. Often he has acted as a liaison between major agencies and large Wall Street corporations. When a young man, he was hired by **Loren Dunton**, the founder of financial planning, to promote this new profession and he played a key role in growing this specialty discipline into a trillion dollar industry. As a result today he is very influential among planners and the media."



Mehdi Fakharzadeh is the world's most successful living and active insurance sales agent. A few months ago I had the opportunity to spend the afternoon with "Mr. Mehdi." When Cato came up in our conversation, this world-wide sales champion said, "Cato is connected. His calls are returned by the Presidents or members of the President's personal staff."

This famous sales leader told me that Cato's assistant, Tom Watson, became the Assistant to the White House Chief of Staff during the Reagan administration. Cato is in frequent talks (and arguments) with members of the Financial Services Committee. Congressmen visit Cato more often than he visits them."

'Mister Mehdi' also told me, "Cato is copied in advance on most new regulations, laws, or proposed legislation that will impact planners and agents. He once scolded **Colin Powell** and former NYC Mayor **Ed Koch** for not hanging around and schmoozing with planners during

financial conventions when they were the featured speakers. He has also scolded presidents of major insurance companies for not accompanying any of their agents during visits with prospects.”

Cato is credentialed as a recognized member of the media authorized to cover the Congress, Senate, and the White House in Washington, DC. He has personally and privately interviewed five Presidents of the United States; **Richard Nixon, Jimmy Carter, Ronald Reagan, Lyndon Johnson** and **Bill Clinton**. He chose not to interview Bush One, Bush Two, and Obama.”

Lew Nason at the famous **Insurance Pro Shop®**, adds, “Cato is also the best-known of all the media advocates that help financial advisors create, establish, and maintain their desired images within target markets. *He created the first program that made this affordable for them. He’s been a groundbreaker and a leader in this specialty. He has created successful images for more financial professionals than anyone in this business.* He has represented many of the world’s most famous and most successful planners. He is also published world-wide on the subject of image branding and marketing communications for representatives of financial services. Cato has served as Editor-in-Chief of the two largest circulation financial planning magazines. He enjoys enormous contacts within the national media and the planning profession.” (*Wally & Lew Nason*)



According to Nason, “Over the years Cato has amassed a vast reservoir of good will among planners and insurance agents. He remains one of the most influential voices in, and for, our industry. As the long-time leading advocate, promoter, and supporter of the legitimate professionals in financial planning, (Remember that the founder of this specialty hired Cato soon after the inception of this discipline.), Cato accomplished an outstanding job of establishing a nation-wide understanding of financial planning that lead to a nation-wide acceptance of financial planning. I also know that Cato is a very aggressive opponent of those who do not ethically serve the public or display class and honor.”

Public Relations Quarterly reported, “Cato is a scholar who is quoted in the thesis, or dissertations, of over 48 university graduate students across the USA. He is also an award-winning author, reviewer, speaker, critic, biographer, op-ed writer, teacher, long time financial planning industry lobbyist, screenwriter, DM copywriter, and an essayist. He makes his clients (financial professionals, some show-biz entertainers, and business executives) famous in their key markets.”

Schussel: What should a financial planner always say in his or her media exposures?

Cato: Always say something that places you on the side of the angels. *Don’t proclaim how wonderful and fantastic you are.* Having appropriate others do that for you is far more effective. Think like a sincere consumer advocate. *Say what is in the best interest of your prospects. Do not emphasize what is in your own obvious best interest.* Do not say you have

perfect credentials for whatever you are. And do not lie or exaggerate. Do not claim hundreds of thousands of satisfied clients or successful people you trained. Do not claim your radio program is syndicated world-wide and has fifty billion listeners when your program is on the internet and may possibly have only one-or-two Internet listeners someplace.



Cato's motto reminds advisors, "*You can cut a greater figure!*" During lectures he often emphasizes this by displaying swords or large knives and using them to point at items on the screen. He also continues to work as a national and international financial magazine consultant.

As an award-winning journalist Cato has interviewed three Prime Ministers, the King of Thailand, His Holiness the **Dalai Lama**, **Ted Turner**, **Richard Branson**, **Sir John Templeton**, **Peter Lynch**, **Bill Gates**, **Warren Buffett**, **John C. Bogle**, and **George Soros**, among many others.

He has written on financial planning for the Federal Reserve Bank and for the *Funk & Wagnalls New Encyclopedia*. In his capacity as a Media Advocate for financial professionals Cato has ghost written, edited, or enhanced hundreds of articles that he places in recognized publications under the bylines of his clients or bylines of respected famous celebrities in various fields such as show business, politics, sports, education, etc.

Cato's writings are frequently published in the USA, Canada, Japan, South Korea, Taiwan, Hong Kong, Thailand, South Africa, Germany, Philippines, Malaysia, India, Singapore, Indonesia, China, Costa Rica, Argentina, plus the United Kingdom (England, Ireland, Scotland and Wales) Australia, and New Zealand.

He received the Lifetime Financial Writer's Award from the Money School of Boston, and the Financial Writer Award from the International Association for Financial Planning (IAFP, now FPA), plus the *Financial Profiles Magazine 2005 Financial Writer of the Year Award*.

Cato is a former national headquarters member of The American Legion, a board member of the Loren Dunton Foundation for Financial Service, and serves on the board of the National Center for Bankruptcy Accountability. Cato is a co-founder of the American-British Military Museum in Norwich, England.

Schussel: How does fame result?

Cato: *Most people believe myths when it comes to fame. Fame evolves over time following a series on ongoing media exposures and the effective merchandising of the resulting print or video materials.* Fame does not result because you discover a cure for cancer. Fame results because you execute an image building program reminding people that your discovered a cure for cancer. Ask **Thomas Edison**, **Ben Franklin**, **Henry Ford**, **Bill Gates**, **Steve Jobs**, **Stephen Spielberg**, or any other famous person. Fame does not result from one big exposure or a few publicity efforts. *The ongoing media exposures must be constructed to support the*

building of a specific defined image. This is how you validate and establish your authenticity. Most agents and planners fail to do this and they remain only typical or average in terms of their sales. They never execute a proper plan to accomplish fame in their market areas. Most also fail to use a proven sales system and go with no real or complete sales system at all.

Schussel: Who were involved in your most unusual interviews?

Cato: Prostitutes, Nazi holocaust survivors, AIDS patients, people in prison, 9-11 responders. My repeated requests to interview **Charles Manson** and **Rudolph Hess** were denied. I ended my interview with the WWII Nazi war criminal **Albert Speer** by telling him I thought he should have been hung after the Nuremburg Trials. After that I was thrown out. If the judges had known then what we know now **Albert Speer** would have certainly been executed. *(Picture Albert Speer)*



I find Wall Street big shots and White House staffers to be the most pompous and self-important people that I encounter. **Howard Jarvis** of Proposition Thirteen fame in California was a very great man and a wonderful interview for me. When I interviewed **Roy Rogers** and **Gene Autry** I was excited at first because they were my childhood heroes. But later, working for them, I encountered the usual problems with ‘has-beens.’

Meeting alone with actors **Peter O’Toole** and **Rod Steiger** was special for me because I admired their talents so much. And I will never forget how impressed I was when I was alone with **Rev. Dr. Martin Luther King**. Seems like great wordage just flowed down from heaven to his lips! He was as eloquent with one person as he was with a massive audience.

I’ve been blessed to meet so many great folks and very fortunate to get to know so many wonderful people. I’m very fortunate to be in my spot where I can access esteemed professionals.

Schussel: Do you really believe everyone has huge potential?

Cato: *If they are competent they do, but only if they work to maximize their potential. Your potential will wait forever if you continually find reasons to discourage it. Your potential remains dormant, unless you master the courage to continually act.* You must continually act with proper habits because your potential slowly becomes alive, is slowly aroused, and your maximum potential is slowly reached. You will not become a wiz-bang over night. **Courage and proper actions over time are required.** Of course you must establish an image in your market as the leader and use a proven sales system.

“Image branding is the oxygen for your sales.”

Like his grandfather, Cato is named after **General Nathan Bedford Forrest**, the Confederate General who is famous for the slogan, **“Gat thar fustest with the mostest.”** But



this was a deliberately corrupted quote made by his opposition to damage the general's image. Despite this, the quote encapsulates a successful strategy in a set of principles still taught at West Point. The Civil War General actually stated, "***Get there first with the most.***" The famous hero-general won many battles against overwhelmingly superior forces and he used image to great advantage. He won the Battle of Sacramento, which was fought near Cato's hometown of Madisonville in Hopkins County, KY. The area is still considered a poverty section in West KY where the coal mines are depleted.

Despite Cato's admiration for the name Forrest, his friends and clients insist on calling him "Wally," possibly because he has a near-inability to be formal or official as he prefers to remain personable, low-key, and out-of-sight. When a young man he modeled his persona after that of the non-threatening character often portrayed in movies by actor **James Stewart**.

Beginning With Journalism

While stationed in England, he was appointed a base newspaper editor in the Strategic Air Command, under **General Curtis E. LeMay**. He restructured the publication, and Cato's format was adopted throughout the entire United States Air Force and is still used today. During his military service he was stationed in England, and enrolled at Oxford University, which was located near the SAC air base where Cato was assigned. He attended Oxford but did not graduate. Yet today he has spoken at Harvard, Yale, Brown, Oxford, Cambridge, and other colleges. He has worn his hair in a no-nonsense military style since his Air Force days because, "This close hair style is easy to maintain."



In Germany he interviewed many infamous Nazi leaders, including **Albert Speer**. He studied the deceptive propaganda techniques used by the National Socialists and **Adolf Hitler** to shape the opinions of the German people. This was chronicled in his first book, *Nazi*, which sold-out the print-run. He became a close friend of **Simon Wiesenthal**, the famous hunter of Nazi war criminals for whom the Holocaust Museum is named. He also befriended **Dr. Stuart Henderson Britt**, America's counter-part to Nazi Germany's Propaganda Minister who was **Dr. Joseph Goebbels**.



He was once hired by **Colonel Tom Parker**, to help promote a struggling singer, **Elvis Presley**. During his Nashville days Cato's best friend was **Ray Walker**, a member of the Jordanaires, a singing group that backed-up **Elvis Presley** and other singers. He and Walker remain close friends. He also wrote record album cover copy for many performers. Singer **Guy Mitchell** (he sold 44-million records, including 6-million selling singles) once shared a Nashville apartment with Cato. Mitchell went on to star in movies and in two network TV series.

Mitchell's hit's included *Singing The Blues*, *Heartaches By The Numbers*, *My Heart Cries For You*, plus others. (Picture Ray Walker and Elvis)

Cato has edited scripts for movies and early television shows, becoming very familiar with various "stars." He briefly dated actress **Sandra Dee** following her divorce from **Bobby Darin**, and worked for the legendary cowboy star, **Roy Rogers**, and other producers and directors. He created the famous *VIP Interview* that is widely used today. He learned how to "get in to visit" with VIP types, i.e., politicians, publishers, producers, Editor's-in-Chiefs, etc., and how to present his clients' proposition. This talent, for how to get past the gatekeepers, enables him to swiftly achieve attention for clients in financial services, entertainment, or business.

Schussel: Is image really all that important?

Cato: *You don't have a prayer if your competition has an established positive image and you have none. Your image is your destiny. Your image opens doors for you. Your image does not take care of itself. You have to cause your desired image to result. Most professional people go through life without ever experiencing their true potential because they have no established image.* No one knows if they are unique, special, precious, or much of anything else about them. They actually make specific efforts to limit themselves. Some strive to avoid recognition. Their mother told them not to blow their own horn. But times have changed.

**“You can be the best anything but this
won't matter if nobody knows about you.”**

Schussel: Are there other benefits for having an established image in the region where you sell?

Cato: There may be too many to mention here. But a few of the benefits of having strong name recognition, or being well-known in your market area, include the following:

- *You can establish your authenticity.*
- You can stop selling 'the hard way.'
- *You can establish your 'one-of-a-kind' brand.*
- You can turn your 'image power' into useful 'sales power' that gives you an advantage.
- *You can sell far-far more products and services.*

Schussel: What is the most famous media exposure that you have accomplished?

Cato: Possibly it is making the TV network news. I don't know. Remember, the Media Advocate remains hidden behind the scenes. The Media Advocate can seldom take credit for anything he or she causes to result. *The clients get all the recognition and attention.* I created

the saying *'Hollywood hard'* which means giving acting roles to the sons and daughters of children who are connected to established stars, major actors, or to leading directors or producers. This term is still used every day in show business in New York and California and refers to that unfair casting practice.

I created a line that was used nation-wide for many years on radio. That line was *'It's ten o'clock, do you know where your children are?'* I've written slogans that are used by the Chambers of Commerce for some cities. I dubbed the Ryman Auditorium in Nashville, when the Grand Ole Opry was held there, *'The mother church of country music.'* The list of slogans, themes, and titles goes on. I changed the name of the late and beloved **Charlie Jones** to **Charles 'Tremendous' Jones**. He was my longest lasting client. I miss him very much. I suggested some stage gimmicks for **Elvis Presley** but **Colonel Tom Parker** rejected them. Years later **James Brown** used them.



Media Advocacy Services

Cato has served for 28-years as a media advocate for financial planners, VIP-financial types, celebrities, senior executives, insurance agents, and famous professionals in eleven countries. For these “names” Cato obtains local, regional, national, and/or international targeted media exposures (valuable publicity). Many of these people were not “names” until after he worked for them.

For clients he creates, establishes, and maintains, desired images within target markets. This proven sales and marketing communications effort leads to the increased understanding that results in greater acceptance for the financial products or services provider.

He arranges for financial planners to serve on the boards of corporations, foundations, associations, educational institutions, and public committees. He arranges for clients to receive **Hollywood Walk-of-Fame Stars**, serve on Presidential Commissions, fly on **Air Force One**, ring the opening bell in the morning at the start of a day of trading on the **New York Stock Exchange**, get client's named in lights on Times Square and Broadway, sets-up international speaking tours, and other exposures that over time lead to fame and image branding.

Editorial Positions

Cato is former Editor-in-Chief of *Financial Planning* magazine, the flagship publication of the FPA, *Trusts & Estates: Journal of Wealth Management*, (the 'bible' of the bank trust industry), *Financial Services Advisor*, the *Fraternal Monitor*, and the *Inspirator International*, the largest circulation English language magazine in the Pacific-Rim countries, devoted to sales training, self-improvement, and personal money management. He has also been Associate Editor of *Pension World* Magazine, and former Contributing Editor to *Oil & Gas Tax Quarterly* Magazine. He is currently the International Editor for the largest financial planning publication

in China, *Advisers* magazine. His publicity tips newsletter, *The Cato Conclusion*® is available from The InsuranceProShop.com at no cost to you.

You Must Be Famous Outside Your Office

Schussel: Do you have a supreme tip for agents and planners?

Cato: There are five that I often mention, and they are each very simple. (1) *You must be famous outside of your office if you expect to successfully sell.* (2) *Do what you say you are going to do.* (3) *Do what you imply you are going to do.* (4) *Use a proven sales system.* Don't try to create your entire sales system as you go along. (4) *Don't over-state your abilities.* (5) *Don't be a phony or a fraud, don't have an image that is false and expect that to last.* You do not want to be another **Tiger Woods**. Be authentic. The typical agent or planner, speaker or guru, is careless about each of these.

Schussel: What do you see your clients accomplishing with a revitalized image?

Cato: *They learn the real value of their image when they see their sales increase. They sell more!* They also experience an increase in the respect they receive. Once they become the 'recognized market leader' in their area then their dynamics change. *But the typical agent or planner has no significant image to revitalize.*

Schussel: What mistake do you see most agents and planners make about their image?



Cato: *They fail to establish an image that makes known what is truly unique, special, and precious, about them. And they fail to use proven sales systems that are right for them.* Their biggest mistakes may be the seeking of quick-and-easy solutions, or magic formulas, or instant super results schemes, without investing logical and practical efforts in a proven system over a period of time. *There are no secret formulas although many gurus and coaches will be happy to sell you their various proclaimed quick fixes.*

They are too easily exploited.

Cato has been published in an enormous number of magazines and journals. The specific list includes, but is not limited to, the following:

Consumer Publications

He has written for such consumer publications as *Reader's Digest*, *The New York Times*, *Money*, *U.S. News & World Report*, *Newsweek*, *Income Opportunities*, *New York*, *Popular Science*, *Better Homes & Gardens*, *Popular Mechanics*, *Parade*, *World Executive Digest*, *Modern Maturity*, and others.

Financial Publications

His financial writings have appeared in major financial consumer and professional publications such as *The Wall Street Journal*, *Financial Times*, *Tax Shelter Digest*, *Barron's*, *Asian Investor*, *Medical Economics*, *Global Finance*, *The Journal of Finance*, *Investment Dealers Digest*, *Agri-Finance*, *Investor's Business Daily*, *Finance Asia*, *Wealth And Retirement Planner*, *Broker Dealer*, *Annuity Selling Guide* and *Popular Financing*.

Banking Publications

Cato's has been published in such banking publications as *American Banker*, *Banking Today*, *United States Banker*, *Mid-Western Banker*, *Oklahoma Banker*, *Bank Marketing*, *Texas Bankers Record*, *Mississippi Banker*, *Hoosier Banker*, and *Mid-Continent Banker*.

Real Estate Publications

Magazines publishing Cato's real estate articles include *National Real Estate Investor*, *The Hawaiian Realtor*, *New England Real Estate Journal*, *Orange County Apartment News*, *Real Estate Business*, *Real Estate Forum*, *Real Estate News*, *Real Estate Review*, *Real Estate Today*, *Realtor News*, *Southeast Real Estate Today*, *Realtor News*, *Southeast Real Estate News*, *Tennessee Realtor*, *Realty*, plus many real estate articles appearing in newspaper supplements.

Schussel: With an established image what can a person realistically expect to accomplish?

Cato: *He can obtain more prospects and clients. He can place the media to work continually promoting him.* He can reach personal fulfillment. He can experience far greater career satisfaction. He can help many-many more clients. He can be better understood and more accepted. He can stop doing free work. He can be 'known in advance' by his reputation. He can finally receive the attention and high regard he deserves. ***He can become much more interesting.*** He can receive far greater welcomes. He can gain acceptance more quickly. I could go on-and-on.

Schussel: What is the greatest difficulty you experience in getting publicity for a client or building a client's image?

Cato: Some clients. The terrible client is usually a total amateur in this specialty and has no significant successful experience at image branding, but still insist on interfering, dictating, directing, or even instructing. Some are impossible to work with. They make themselves look like amateurs.

Schussel: Do you have any regrets?

Cato: I regret that so many agents and planners do not recognize their publicity opportunities and take advantage of them.

Schussel: Have you experienced personal and business failures? Will you talk about them?

Cato: Of course. On the personal side I have failed to learn to play the violin. About every five years or so I pick-up the violin and practiced a little for four-or-five days. Then I stop. During thirty years of doing this I have never learned to play the violin.

On the professional side I once advised **Jack Canfield** to forget about trying to get *Chicken Soup For The Soul* published. Jack was the co-author along with **Mark Victor Hansen**. I passed on this book and explained that up until that time no anthology had ever sold well. Boy was I wrong! That book and other titles in the Chicken Soup series became one of the most successful selling series of books in all of book publishing history.

I have experienced three unfortunate failures with financial related clients during almost thirty years. But fortunately they involved only brief encounters. Each was for the same reason. *The client insisted on telling me what to do plus when and how to do it. They wanted immediate fantastic results on a limited budget. When I lost control like that I had no confidence that I could achieve anything.* I knew their objectives could not be accomplished by their means and methods. Anyone can get anything on the Internet but that's about it.

Of course I've had my share of people with no money who wanted me to work for them on a percentage basis. Such creeps totally ignore the obvious fact that a budget is required for me or anyone else to work and accomplish anything. I don't know if such people are highly stupid, terribly ignorant, or conmen trying to take advantage. When I was very young I did have some financial planners and speakers con me this way.

Those failures I experienced with legitimate clients were tragic because each of the three could have become famous, more respected, and far more successful in their markets, but they never did. Each was a very attractive person with many high appeal factors. But I was unable to subordinate myself to their dictates. I wanted to work for them but could not figure-out how to do that effectively. This was frustrating. They had no real experience in my specialty and didn't know when their image-building efforts were ineffective. But they had good intentions.

Once I had a planner who swindled me and ironically he specialized in servicing police officers. But the vast majority of my clients have been responsible, disciplined, intelligent, and honorable people. Agents and planners are like people everywhere. There are all kinds. Good and bad. I actually love most of my clients and treasure our long term relationships. They are credits to their profession. I am most thrilled when we make the huge publicity scores that are very difficult to achieve. I'm very thankful for my clients and consider myself fortunate to work for and with them.

Oil and Gas Publications

His writings have been featured in such oil and gas magazines as *Oil & Gas Investor*, *Oil & Gas Tax Quarterly*, *Gulf Coast Oil World*, *Northeast Oil World*, *Drill Bit*, *Western Oil World*, and additional publications.

Insurance Publications

Cato has written for such insurance journals as *Advisors In The News*, *Life Insurance Selling*, *insurancenewsnet*, *Broker World*, *Mid-America Insurance*, *New England Insurance Times*, *Insurance Marketing*, *New England Insurance Times*, *California Insurance*, *National Underwriter*, *Round the Table*, *Agents Sales Journal*, and other publications serving the insurance profession.

Financial Planning

His writings have been published in *Financial Planning*, *Financial Services Advisor*, *Trusts & Estates*, *Financial Profiles*, *Pension World*, *Fraternal Monitor*, *Probe*, *Annuity Super Producer*, *Leaders*, *Institutional Investor*, *Journal of Finance*, *Financial & Estate Planners Quarterly*, *Investment Dealer's Digest*, *Registered Representative*, *Financial Advisor* and others.

Specialty Publications

Cato's other published credits include such specialty titles as *The American Salesman*, *Popular Mechanics*, *Variety*, *Business Screen*, *Shooting Times*, *Hollywood Reporter*, *Public Relations*, *Florida Today*, *Parade*, *Kentucky*, and more.

Schussel: How important are books for planners today?

Cato: The legitimate book publishing industry is in a disastrous condition due to the present recession, due to the effects of new technology, and as a result of how these have changed consumer habits. Today I am flooded with resumes from book editors. The hardback book is presently in danger of becoming a relic of the past.

When I first began calling on book editors attempting place books like a literary agent does, years ago, I could not afford a hotel room in New York City so I slept on the editor's couches, or in seats at all night movie houses around Times Square.

Once I advised planners not to self-publish because vanity books have no real distribution, no exposure, no reviews, and are generally assumed to be amateur efforts. A vanity book cannot possibly be a contender for any legit best-seller list. If you have to pay to get printed then go with a major book publisher as most have a custom print-run department. If you do that then you get a major house's logo on your book and the book is not immediately recognized as a vanity book. But most planners do not know this. Such a book is also more professionally designed and the effort may be edited to correct amateur writing.

Presently I'm like most major book publishers and editors in that I do not know what to think, expect, or suggest now regarding books. I still ghost write books and act as a literary agent and place books with major publishers that pay royalties to the indicated bylined author. I continue to think this is the way to go. This way the planner does not pay the printer but is paid royalties from the book publisher and you can usually purchase copies for your own use at a little above production cost. Legitimate books are still a very effective sales tool, status symbol,

and prestige device. Vanity books usually do not command a lot of respect among book sellers, sophisticated readers, or educated people.

Schussel: Is a proper book still an effective status tool?

Cato: Yes. But most people don't know what a proper book is. It is not a thin self-published paperback full of errors and omissions. A proper book contributes to your image. And your established image strengthens your motivation. Your image enables you to obtain more desired speaking engagements and other gigs. Your image increases our confidence and your discipline. (*Wally & Sandy*)



Schussel: What would you say is the main benefit of a strong image?

Cato: I'm not certain, but the strongest benefit may be that *an established image enables you to no longer be positioned among the feared unknown that all of your prospects dread.* Or, *the main benefit of a strong image may be that this enables you to escape the limits of your environment and circumstances.*

Public Relations Writing

- **The National Investor Relations Institute (NIRI)**
- **The Investment Company Institute (ICI)**
- **Financial Public Relations Association (FPRA)**
- **International Association of Registered Financial Consultants (IARFC)**
- **The American Bankers Association (ABA)**

Internet

The Cato Conclusion® Newsletter

The Insurance Pro Shop® Newsletter

Horses Mouth®

Partial List of Other Image Building Activities for Clients

Ringling Bell at opening of New York Stock Exchange.

Obtaining and placing stars on the **Hollywood Walk of Fame.**

Placing client's names in lights sign at Times Square.

Ghostwriting and promoting books for famous celebrities.

Scripting original motion picture stories and screenplays.

Creating direct mail campaigns.

Writing subscription DM pieces for *Playboy*, *Readers Digest*, and

other publications.

Preparing circulation solicitations for Nightengale-Conant, *Guidepost*, etc.

Speech writing for VIP-types.

Writing scripts for audiocassettes, CDs, Power-Points, and videos.

Writing scripts for TV infomercials.

Arranging White House visits with the United States President.

Arranging appointments to Presidential commissions.

Arranging appointments on Governor's Committees.

Arranging for "rides" aboard Air Force One.

Arranging for celebrities to serve as chairmen or spokespersons for charities, non-profits, or foundations.

Arranging personality guest appearances on radio and television.

Schussel: Who are your role models?

Cato: The great 'king-makers' like **Jerry Weintraub, Irving Paul 'Swifty' Lazar, Edward L. Bernays, Ivy Lee, and Colonel Tom Parker**. Remember, I'm a king maker, not a financial professional. I learned much from **Charles "Tremendous" Jones**, the beloved **Mehdi Fakharzadeh, Norman G. Levine, Maxwell Sackheim** (the most successful direct mail copywriter of all time), **Colonel Tom Parker, Lew Nason, Loren Dunton, Steve Allen, Jerry Weintraub, Stuart Henderson Britt**, and many of my clients.

Presentations and Lectures

- **New York Publicity Club**
- **The Florida Savings and Loan League**
- **The Armed Forces Information Officer's Association**
- **Chicago Public Relations Society**
- **The American Bankers Association (ABA)**
- **The American Management Association**
- **The Public Relations Society of America (PRSA)**
- **Hollywood Publicity Club**
- **Various IAFP (now FPA) Conventions**
- **The IARFC Annual Forum**
- **The London Chamber of Commerce**
- **The Thailand Stock Exchange**
- **The Pacific-Rim Speakers Network (P-RSN)**

This often-quoted financial planning media advocate has spoken to additional associations or organizations serving financial professionals, public relations practitioners, celebrity promoters, artist's managers, direct mail copywriters, fund raisers, USA military organizations, foundation directors, and other financial related groups.

He is a senior fellow in Financial Planning Media Advocacy at the Al-Habtoor School of Business in Dubai. He also teaches public relations, image management and marketing to the media at the Insurance Pro Shop and has spoken at the Altmann Financial Sales Mastermind Group in Madison, WI, as seen over WI PBS TV.

Five books ghost-written by Cato (for clients) made *The New York Times* top-ten best seller list, and the published articles drafted by advisors and agents, that have been edited, polished and placed by Cato, number in the hundreds.

Many financial advisors have brought their rough manuscripts to Cato, with the plea to have it edited, packaged and presented to publishers. Of course this is a confidential relationship and his name does not appear on those works – which probably would never have been published, had it not been for his efforts.

Schussel: Are these especially difficult times for America's planners due to the stalled economy?

Cato: Successful planners have always had to work hard and constantly. That fact is nothing new and *the top MDRT producers all remained the top producers during this current depression* that was brought on by greed and corruption facilitated by the incestuous relationship between Wall Street and Washington. The leading producers work hard for their clients. Since planning began their markets have always been tough, ever-changing, and challenging. There have always been powerful special interests that wanted planners to disappear, or the special interest waned to control the planners.

The few remaining old clowns in planning are facing retirement or dying. I do not see any young clowns. Now all planners are being unfairly punished because the public finally wised-up to the greedy and pompous Wall Street thieves who caused this great recession and got away with massive crimes because of their incestuous relationship with Washington. Planners and even insurance agents have the difficult job of rebuilding the trust that Wall Street destroyed for them.

Planners are also major victims of the Wall Street corruption and lack of any meaningful regulation. Money buys-off the congress and senate. They are owned by the special interest. This has become the age of greed and exploitation running amuck. Deceptive packaging is common today. Federal and state agencies fail badly to do their jobs and protect the people. Fifty percent of America's supermarkets overcharge their customers and get away with this. Sixty percent of mortgages currently in effect swindle the people who pay them and the mortgage companies get away with this massive crime also. The people have no meaningful representation except for you.

This is the era of deceptive pricing, and deceptive packaging, and nothing significant is ever done about anything. Financial planners are the best friends and last resource our citizens have today. Now independent planners are especially threatened because they are all that stands between the consumers and the super-powerful interest that exploit the consumers. Some giant corporations and some planning associations want you eliminated. They have the money to bribe the elected officials and government bureaucrats so they have the advantage over you.

Despite the present massive and frightening changes now taking place in so many aspects of the United States due to the harm created by the federal government's actions, or lack of actions, I know many highly successful planners who are very-very busy helping and protecting their clients today. The middle class and poor are being destroyed. A campaign of nation building is necessary to counteract the growing instability and deterioration of the USA.

No one expects our so-called 'representatives' to do anything other than represent the special interest that owns them by lining their own pockets. This system no longer works for our citizens. Corporate greed dominates. Billion-and-billions are given to other countries while we crumble. Some sort of revolution may be necessary. ***Financial planners are America's ultimate good guys.*** Planners can play a key role in saving our country. These are my views.

The planner's service is needed now more than ever. The citizen without a planner is at a significant disadvantage.

The successful planners make us all proud. Some planners are struggling but most likely they will never do well as they do not invest in themselves, contribute nothing to their profession, are not accountable unto themselves, or do not take the obvious actions required to advance their careers. They wait for sales to fall into their laps or expect sales to result easily or by deception such as fake hype.

During the annual IARFC Financial Advisors Forum he presents The Cato Award for "accomplishments with published writing that promotes greater understanding for and appreciation of financial planning."

Cato and Ed Morrow jointly present the Image-Branding Workshop® an exclusive program for financial service professionals, based on techniques and practices created over twenty-eight years of successful experience as a media advocate/journalist and practice management/marketing coach and literary agent.

Cato Wrote Introductions to Classic Books

How To Sell Your Way Through Life by Napoleon Hill, author of the motivational classic ***Think & Grow Rich***.

Financial Planning As I Created It by Loren Dunton, co-founder of the multi-trillion dollar financial planning industry.

My First 65-Years In Advertising by Maxwell B. Sackheim, Direct Mail Hall-of-Famer.

Self-Improvement Through Public Speaking by **Orison Swett Marden**, author of the all-time best-selling book on effective public speaking. His title outsold *The Power of Public Speaking*.

Make Your Walls Tumble by **BBC-TV personality Rev. Dr. John Lutwyche Clemens**.

Financial Planning As I Conceived It by financial planning pioneer **John B. Keeble, III**

How To Sell And Service Nine Out Of Ten by **Lew Nason, LUTCF, FMM, RFC**

Helping Clients Can Make You Rich by insurance agent **Sid Friedman**.

The Science of Getting Rich by **Wallace D. Wattles**.

Tremendous People I Have Loved by **Charles “Tremendous” Jones, RFC**,

How To Advertise Yourself by **Maxwell B. Sackheim**, founder of the *Book-Of-The-Month Club*.

Your Book Of Financial Planning by the co-founder of the financial planning profession, **Loren Dunton**.

Books by Cato

You Can Sell Like Ben, Mehdi, Norm & Ed

Mehdi’s Fast-Track Sales & Success System

What It Takes To Make You Great

Napoleon Hill Heroes

Sales Promotional Image Building.

Schussel: If you had one piece of advice for planners what would that be?

Cato: Thank you for asking me. I would urge four actions.

One, *become more politically active to protect your profession* because you are losing to the special interest that owns Washington and wants independent planners, agents, and indie broker dealers to be forced out-of-business. This is now taking place. Remember, it looks like nothing short of a revolution will save America as we knew it. You must get involved and use your influence. Collective you are a very powerful group and control trillions of dollars. But if you do nothing then you lose.

Two, *become an active member of the IARFC* and do not expect other IARFC members to do everything for you. *The IARFC is still the fastest growing planners association and the only professional group that adheres to the original concepts of planning’s founder*. Contribute your talents and make things happen. Have you done your share? Don’t just take

but give of your talents. At least contribute efforts to help save your profession. The giant organizations plan to see you abolished.

Three, be more careful about the so-called guru, self-proclaimed expert, or super trainer you select. Does the self proclaimed expert you choose have any real credentials? Was he or she ever a success? Do they make any specific claims or just unspecific claims? If they say they have won most major awards then ask what specific awards? If they claim to be highly published then ask where specifically besides the Internet and self-publishing? If your trainer says he is the world's leading expert on 'glockmaster-zone marketing' then ask if he created 'glockmaster-zone marketing?' Does your consultant claim that his self-published books (possibly thick self-printed pamphlets) are all international best sellers? Use your brain when you select sales and market help.

Fourth, and again I repeat, become famous in your market region and use a proven sales system. Stick with these two programs and objectives. You tell your clients to stick with their programs. I'm now telling you to actively work your programs and stick with your programs even after you reach your goals.

Beware of Financial Planning Clowns! Is published and distributed by the IPS Publishing Group and contains over fifty-five interviews with leading financial planners. This is the first publication that examines 'clowns' in the financial planning profession.

Cato's other books include *The Plain Language Law Library*, containing six volumes, one each on *Corporations, Civil Procedures, Civil Wrongs, Crimes, Criminal Procedure, Agency And Partnerships*, all volumes co-written with a team of seven attorneys.

Schusel: What happens to the financial professional who does not establish an image as the industry leader in his market area?

Cato: He remains where he is now. His competition defines him to their advantage and he is relegated to being just a typical or average suit. Rarely are his sales substantial. He simply doesn't know how to become successful at sales and service during this century. If he waits too long his options and opportunities become limited.

Schussel: Who are some of your favorite famous friends?

Cato: Fame has nothing to do with the friendships. To name a few, country singer **Roy Acuff**, because he was always so kind to me, when I was a kid. As was **Norman Vincent Peale**, and **Art Linkletter**. **Larry King** at CNN sort of took me under his wing and mentored me until I learned how television production works. Mister King did far more for me than I ever did for him by placing guest on his program. I will forever be indebted to him. I admire **Hal Chorney** because he is our hero.

I envy **Lew Nason**, because he helps so many agents and planners make more money and serve far more clients. He's probably more affective at that than anyone alive today. He has the leading proven sales systems. When he sold he actually closed on nine out of ten sales calls.

Howard Jarvis, of Proposition Thirteen fame in California, was a person I truly admired. But he was mad every time I interviewed him. He used so many crude words and made so many ugly remarks that I could not publish much of his best commentary. The list goes on. I've really been fortunate.

You too can target any famous persons you would like to know, cultivate them, and become friends with them. Read my article on how to meet famous people. But the famous person you target must be intelligent and a high class person. ***You know it is difficult to sell to stupid people.*** It is also difficult to cultivate famous people who are not too bright or lack character and class. This rules out most of America's 'tart stars' of today. I've found a few people in sports to be not so bright. I wish I could have known **Leonardo DaVinci, Benjamin Franklin, Robert E. Lee** and **Nathan Bedford Forrest**.

His book *The Five International Success Laws* is included in the book *Four Great Timeless Success Classics*, along with *As A Man Thinketh*, *A Message To Garcia*, and *Secrets From The Richest Man In Babylon*. **Loren Dunton**, creator of the multitrillion dollar financial planning movement, in his book *Financial Planning: A New Profession*, wrote, "Cato has a national reputation as an editor, journalist, and media promotion genius. He's written more copy to help gain acceptance, understanding, and appreciation for financial planners than any other person on earth." Cato is featured in the books *A Passion For Compassion: The Proven Formula For Successful Financial Advisors* by insurance legend **Norman G. Levine, RFC**, and he is profiled in *The Sales Slump Doctor Is In* by psychologist **Mickey M. Greenfield, JD, Ph.D.** He can be reached at www.CatoMakesYouFamous.com on the Internet, e-mail ForrestCato@gmail.com or phone 770-516-9395.



Sandy Schussel, JD, is a nationally recognized and acclaimed motivational speaker, sales trainer, and business development coach. Schussel has over twelve years of documented successful case histories of helping lawyers, insurance professionals, financial planners, and sale and service teams at various types of firms – enabling them to serve more clients and increase their billings. He is author of two books, *Become A Client Magnet* which has helped thousands of professionals grow their businesses, and *The High Diving Board*, a volume about overcoming the fears that keep us from having what we want – both titles are available in audio and e-book formats, plus in a Kindle version. His speeches and workshops have been attended nation-wide

and he offers private telephone and Skype coaching to select advisors. Sandy publishes a free helpful newsletter, offering practical client-building solutions for use during our current economic depression. His well-read newsletter, *REACHING...®*, is available to you for no cost at www.SandySchussel.com after you sign-up. Schussel can be reached at the offices of Sandy Schussel, LLC, 54 Castleton Road, Princeton, NJ, 08540, by phone at 888-289-5551, e-mail sandy@sandyschussel.com or phone 609-578-7207.

The Great Mehdi Fakharzadeh Shares His Secret To Success

In his recent book, "THE GREAT MEHDI'S" *FAST-TRACK SALES SYSTEM*, Mehdi Fakharzadeh, (*The world's most successful insurance sales agent!*) shares the following:

"You are different from all other financial services practitioners. You have unique abilities and individual strengths. The world's most successful insurance agents and financial planners all use a sales system that is carefully structured especially for them. Their system is tailored to take advantage of their strengths. Such a sales system is proven to produce the best results.

Most financial advisors use a system that actually works against them. Why would you actually support a system that works against you?

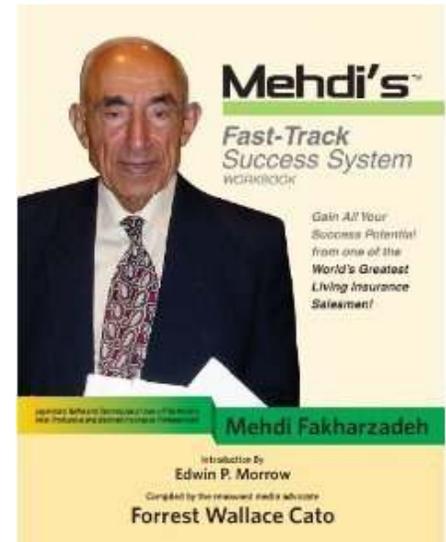
Failure is certain if you use no system at all. Limited sales results are assured by using a sales system that is wrong for you. Using the wrong sales system, (a sales system that does not work well for you), makes your life and your sales far more difficult.

Only the sales system that is 'just right' for you will enable you to take control of your time. Only your carefully tailored sales system will enable you to become productive to your maximum potential!

Throughout our world, especially during these tough economic times, most people do not fulfill their potentialities. This is especially true of insurance agents and financial planners. Selling is very difficult - even miserable - without the most effective sales system. Professionals who must sell their services, but fail to adequately sell, are not weak people. Just as salesmen who fail are not bad people. The proper and essential dynamics must be in alignment for top results.

Your sales are not produced by memorizing clichés, threatening, punishing, quotas, prizes, deadlines, reducing cost, rewards, trophies, demanding, gimmicks, etc. Your sales are produced by discovering the best combination of individual sales dynamics that form the sales system that works most effectively for you, and then polishing your system through repeated use (practice).

Much of what I have learned I acquired not only from my personal experience (and I've had a lifetime of trials and errors in the world of selling financial products and services) but also from the world's great insurance agents, financial planners, sales trainers, inspirators, motivators, and self-help writers. These same sources have always been equally available to you. I'm talking about people like **Ben Feldman, Guy Baker, Lew Nason, Norman Vincent Peale, Norman G. Levine, Robert H. Schuller, Dale Carnegie, Walton W. Rogers**, and many other



wonderful people. **Forrest Wallace Cato**, the American media advocate for financial professionals, wrote a best-selling book in China, the main point of which is, **you are what you do by habit**.

At any point in time your financial status is determined by your choices that become your habits. Even your attitude is your choice. You do not have to be squeezed and molded so that you can be used and exploited. Your own 'results-producing system' frees you, stimulates your thinking abilities, and assures your confidence.

The only difference between financial advisors who have highly succeeded and those who are only average financial advisors lies in the differences in their habits. Your sales system makes the difference in your habits. Your winning sales system empowers you with what you need and can do best.

Most people in financial sales and service, or in any other profession, do not absolutely stick with proven success habits. Instead most people "do anything" or "whatever" from day-to-day, depending on "various circumstances that take place mostly by accident." Doing this is a "no-no."

If you maintain your motivation and discipline, then nothing can prevent you from achieving your sales goals, once you define and use the right system for you. When you are "locked" into your proven system, you can then "bounce back" as necessary. You know in advance that you can overcome any obstacle because you are aware that your success is the sum of your habits. And most of your habits are small efforts repeated day-after-day.

Your customized system helps you to always make the most valuable use of your time as you stay focused and highly productive. The right system for you allows you time for life's other essentials. You cannot hope to fully participate in maximum sales without using the system that is just right for your individual situation and circumstances. Your system keeps you strongly in command.

Starting immediately, your permanent priority is creating, practicing, and remaining loyal to specific permanent and positive habits that will move you along the track to your greater success."

Mehdi Fakharzadeh, 'MDRT 13-Court Of The Table, 27-Top Of The Table'
"The most successful living and active insurance sales agent in the United States."
Leader's Magazine

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Jeremy is a co-founder of the **Insurance Pro Shop, Independent Agents Insurance Group and Found Money Management**. Starting in 1994, he has become an award winning national sales coach, trainer and manager for insurance agents, financial advisors and planners. Visit their web site at www.insuranceproshop.com or call them toll free @ 877-297-4608.

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