

ATTITUDE

The longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. It is more important than appearance, giftedness, or skill. It will make or break a company...a church...a home. The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change our past...we cannot change the fact that people will act in a certain way. We cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude...I am convinced that life is 10 percent what happens to me and 90 percent how I react to it. And so it is with you...we are in charge of our attitudes.

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***THE ONLY THREE THINGS THAT
COUNT IN DEVELOPING
A RELATIONSHIP***

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1. CAN I TRUST YOU?
2. ARE YOU COMMITTED TO EXCELLENCE?
3. DO YOU REALLY CARE ABOUT ME AS A PERSON?

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MORGAN FINANCIAL GROUP

VISION

To be the best financial organization in the Maryland area providing professional services and products in the areas of full service financial planning; insurance; investments; taxes; retirement programs and employee benefits.

PHILOSOPHY

1. Our Philosophy is God, family, community, work, education, recreation and having fun.
2. Our organization's mission is "the acquisition and support of high quality people." Everything we do should be measured against this overriding objective.
3. In supporting high quality people, the most important function we have is effective communication.
4. The "Golden Rule" is the benchmark of our relationships with our associates and clients.
5. High quality people want to work with an organization, not for an organization. Furthermore, they want to work with the best organization in their area. We have to treat people as "volunteers", and we have to be the best at what we do.
6. Our market is segmented into four areas: Small business, retiree, wealth accumulator, and non-profit. It is defined as "upscale"; that is, individuals with incomes more than \$50,000.
7. Our organization is in the "services led" sales business. This requires a "needs analysis" approach, which provides a myriad for financial services and a team approach with most clients in financial planning.
8. We believe that we can overcome 90% of our mistakes by hiring a quantity of quality people, and responding to their needs.

CODE OF ETHICS

"It is the personal responsibility of each person associated with Morgan Financial Group and its affiliates to conduct business activities in his or her area of responsibility with integrity and in accordance with all applicable laws."

MORGAN FINANCIAL GROUP CODE OF ETHICS(CLU CODE)

In all my professional relationships, I pledge myself to the following rule of ethical conduct: I shall, in the light of all conditions surrounding those I serve, make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself.

LISTEN TO THE CHILDREN

Take a moment to listen today
To what your children are trying to say

Listen today, whatever you do
Or they won't be there to listen to you

Listen to their problems, listen for their needs
Praise their smallest triumphs, praise their smallest deeds
Tolerate their chatter, amplify their laughter
Find out what's the matter, find out what they're after

But tell them that you love them, every single night
And though you scold them, make sure you hold them,
And tell them "Everything is all right"

If we tell our children all the bad we see
They'll grow up exactly how we hoped they'd never be
But if we tell our children we're so proud to wear their name,
They'll grow up believing they're winners in the game

Take a moment to listen today
To what your children are trying to say
Listen today, whatever you do
And they will come back to listen to you!!!!!!

Denis Waitley
"Being the Best"