

PRACTICE PROFILE

Hallmarks of Success



Spending the time to rebuild a client's confidence

and encouragement in order to begin to return to her former self. Working with her, I realized how really devastating the death of a spouse can be. I also learned that I needed to be sure to be assertive if I found that my client was missing deadlines or forgetting appointments, or just couldn't seem to get things together."

Conger says that she has helped oth-

ers through the period of time after a divorce or the death of a spouse. "Since I had known the woman for so very long, and seen her in so many other circumstances, I knew what a huge change there was in her behavior. Accordingly, I realize that many people need contact frequently to get things accomplished—maybe even once a week. And they will have far more questions, and need information repeated multiple times before it really sinks in."

She also relates the story of her most recent client, a doctor who had just gotten out of a very destructive relationship. "Her former boyfriend, who was a bench jeweler, had decided he wanted to open his own jewelry store. Using her ability to borrow money, and get credit, he ran up about \$250,000 in credit card debt over a one-year period. When he left, he took some of the things he had acquired, but much of what was left was stuff that she would be hard pressed to sell, even on eBay. I helped her to refinance her lakefront home, and then get a second mortgage to pay off all the debt, and move her to the point that she could breathe easier."

Conger admits that even though this person wasn't her perfect client in terms of assets owned, she did fit the model of a person needing a lot of help in an area with which she was totally unfamiliar. "Now that we have her debt load manageable, we are working to increase her investment assets, and get her on the road to being able to retire at some point in the future."

PURSuing THE VISION

Conger emphasizes that hers is not an all-service firm. "I do not handle any traditional accounting, and my tax practice is limited to clients of my RIA and of my former firm's RIA clients. In fact, I don't seek or accept any new clients who are not full service clients of my own investment advisory firm."

Conger has served on the national board of the International Association for Financial Planning and has chaired many national conferences and also presented at national planning conferences, including chairing this year's AICPA Personal Financial Planning Conference. Conger was admitted to the Registry of Financial Planning Practitioners in 1987 and has been a Personal Financial Specialist, AICPA, since 1996. From 1998-2002 she was selected as one of America's Best 250 Financial Planners by Worth Magazine, 2003 through present, selected by Worth Magazine as one of America's "100 Most Exclusive Financial Advisors."

But one thing is certain. Conger views being a client's *Dream Manager* as a long-term commitment. "It takes time for the client to articulate her dreams, for us to help her develop a customized plan, and to make sure that over time, she stays on track towards achieving those dreams. So, we help to develop a structure, which allows the client to strive confidently for the vision she has chosen." **PA**

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