

# A DAY IN THE LIFE OF JOHN MANZELLA, WEALTH DIRECTOR



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*A Day in the Life series by Oxford Bank spotlights employees who support and personify our core values as they perform their jobs. Today, we spotlighted John, our Wealth Director.*

*John joined Oxford Bank in May of 2017 to lead our wealth management department, Oxford Financial Solutions. We went to John's office in Oxford to get the inside scoop of his life, and his job.*



*John Manzella: Wealth Director, Infinex Investment Representative*

**OXBC:** Tell us a little about your day. What time do you get up? How do you prepare for your day's success?

**JM:** At 6:45 am I wake up, make and drink my protein shake (which I have dubbed 'Swamp Juice'), and get ready for the day, which includes letting out my Yorkie-Chihuahua mix, Milo. My wife and I spend a few moments talking about our day and we are both off to work.

Prudi and I have been married for 26 years, and we have four children: Lisa (who has three children), Anthony (who has one 6-week old baby), Marissa (currently attending the University of Detroit Mercy, and will be graduating in February with a nursing degree), and Kayla (who just started at Western Michigan University, and is studying English Education).

I arrive at my office in Oxford around 8:30 am, and say good morning to my Support Specialist, Brooke. Brooke assists with the operations of my job, like opening accounts, uploading clients into our database, and acting as our client liaison; if clients want to schedule an appointment or have questions regarding their accounts, they call Brooke. I could not do Brooke's job; the level of complexity of maintaining a client base of our size is very demanding, and I'm excited to have her on my team. Immediately we jump into getting ready for the day, starting with our check list, which we call the 'Z28 Checklist' (named after a Camaro z28, one of my favorite muscle cars). We look at the day's calendar to see what meetings that we have, and determine what items are the priorities.

At 10:00 am, I have my first client meeting of the day, a couple who have been clients of mine for over ten years. The purpose of our meeting is to review their portfolio, and switch over their accounts to Oxford Financial Solutions from my old broker/dealer; they have almost \$1 million in funds between the 20 accounts they are transferring. Most of these accounts are for their ten grandchildren's college funding.



*A young John with one of his favorite cars*

Since my switch to Oxford Financial Solutions (OFS), client meetings like these have been taking up a large majority of my time. Prior to coming to OFS, I was the President and Founder of my own company, Ricchezza Total Wealth Strategies. However, I wanted to make the switch because a) the Oxford Bank locations are impeccable (all of them are less than 30 minutes from my home in Oxford), b) I'm incredibly impressed with the Bank's history (133 years is a very long time – and not something that is easily accomplished), and c) with seven branches, and myself being the only Investment Advisor Representative, I see a lot of opportunity for growth. I can apply the skill-sets that I have developed of the last 17 years to help even more people than I had access to before coming here. Coming from my old firm are about 300 accounts that are moving with me to OFS, so we have to get signed documents from all of my clients to make the switch. Right now we are about a quarter of the way done.

After my 10:00 am meeting, Brooke and I get together to organize the paperwork and documents so we can submit them to Infinex Investments, Inc. – our broker-dealer, Member FINRA/SIPC, who offers our securities, and who I am a representative of. Since I don't have another customer appointment until later, I make some follow-up client calls.

For example, this morning's first call was to a client who bought life insurance, but hasn't had their para-med tests done yet, or calling my old broker/dealer to check on the status of a client's money, and making arrangements for my next client event.

One of the clients I spoke to today was telling me about their dinner, and how they 'fell off' the diet plan I made for them. A lot of my clients also consider me an 'accountability partner,' of sorts. Many of my clients want to go on a diet or workout routine to become healthier or stronger, and I love to give them advice on what I do to stay active. That's also one of the things I love about working with Oxford Bank – they care enough about their employees to have a Wellness Committee in order to help their employees lead a healthier lifestyle.

At 1:30 pm, I make a quick visit at the Local 400 UAW office to drop off my updated OFS flyers. I have a good working relationship with the benefits person there, and he always gives out my fliers to members who are about to retire or take buy-outs.

At 2:00 pm, I meet my next client at a restaurant in Shelby Township. This is another long-time client of mine, with a working relationship of almost eight years. From this meeting, we moved about \$167,000 dollars from my old broker/dealer over to OFS. We're together for about an hour, then I get in my car and drive to Clarkston for my next client meeting.

When I arrive in Clarkston I meet with a Business Owner. This is a pretty cool customer meeting because we were introduced by a branch lead. The client e-mailed me telling me that they had an additional \$300,000 they wanted to invest. The Personal Banker called me to schedule a meeting. We ended up investing all \$300,000, so that was a very successful meeting.

Around 5:30 pm, I'm back at my office, and I go over all the paperwork from my off-site meetings. Since Brooke is gone for the day, and isn't here to help me organize, I can't process much paperwork, so I switch over to answering customer voice mails and branch emails that I've received throughout the day.

When I'm done answering my emails, I pack up my things and head to my car at around 6:30 pm. I drive a Ford, but one of my dream cars is a 1972 Dodge Challenger, 440 Six Pac. That's another thing I have in common with a lot of my clients; many of us love muscle cars, and we could probably start a club!

Before going home for the day, I go to 'The Gym' in Lake Orion to work out. I've been working out consistently since I was 13 years old, and it's pretty standard for me to work out almost every day. When I'm not going to the gym, I kickbox at the Legacy Center, where I've been training for three years. My go-to workout music is anything by the Beastie Boys.

After working out I go home and take a shower, then eat some dinner with my wife, and take my dog for a walk. I have a couple of TV programs that are absolute must-watches for me: Teen Mom 2 (the Original Girls), which comes on at 9, and the King of Queens, which is on at 11. In between my shows, I'm either watching my taped UFC/Bellator fights or the History channels – whichever one has a military program airing.

**OXBC:** Why do you watch military documentaries?

**JM:** My interest in the military comes from real life; I was in the United States Air Force from 1980-1984, working as an auto mechanic. I trained in San Antonio and Chicago, then was stationed in New Mexico/Kirkland Air Force Base for a about a year and a half before being stationed in England. One of the coolest vehicles I worked on is called a 'tug:' a very small vehicle which pulls the F16 and other fighter jets (like the ones you would see in movies) onto the runway, so they can prepare for take-off.



**OXBC:** Obviously, since you're here with us, you weren't in the Air Force forever. Did you go right into the financial planning industry after you separated from the Air Force?

**JM:** Not necessarily. After four years in the Air Force I was ready to leave, and after being Honorably Discharged I began working as a mechanic at Precision Tune franchise located in Waterford while looking for a career change. While working as a mechanic, I met Dwayne “The Rock” Johnson, who was the ‘celebrity spokesman’ for the company, and came out to visit our shop, which was pretty cool.

After being three years removed from the Air Force, I decided to get registered to sell securities and licensed to sell life insurance, and began working at A.L. Williams. I met and worked alongside Ken Fantetti, a former Detroit Lions line-backer (1979-1985). Being single at the time – I asked him if he had anyone who he could set me up with, and Ken introduced me to my wife Prudi. I guess I owe my successful marriage and family to the Detroit Lions!



*John met Dwayne ‘The Rock’ Johnson while working at Precision Tune.*

**OXBC:** What do you attribute your career success to?

**JM:** That’s kind of a long story. I’ll always remember when I was working at A.L. Williams, one of the salesmen left the firm and I was ‘upgraded’ to his desk. I kept getting calls from his old customers, asking where he was, and I kept screening the calls, saying “he’s not here,” or “he’s not with us anymore.” Finally, one day I decided that the next customer who calls asking for that employee, I would try to make a sale. So the next client phone call, instead of giving the response of “he no longer works here,” I said, “is there something I can help you with?” And with that one sentence change, I ended up earning a \$17,000 commission check – my wife and I were completely in awe and decided to charge forward with this career.

However, in 1993, my wife and I decided I needed a more stable income (since I was working on straight-commission, and we had a baby), so I put that career on hold and bought a pest control business from a man who was ready to retire – and began killing cockroaches for a living. In 1999 I decided I was ready to go back to selling equities and annuities, and got back into the career I’m in now.

I’ve been with Oxford Bank as an Financial Advisor for Oxford Financial Solutions since May, and I’m glad to say I’ve finally reached the place I’m going to retire. I have a lot of plans for OFS; especially plans to grow. My dream is to be listed as a ‘top 10’ producer with Infinex Financial Group’s Bank Channel, and to create a revolving revenue of \$1 million for the bank. My five-year plan is to be so busy that we will need to hire a junior advisor, and get some help for Brooke.

My website says that the ‘Preservation of assets is more important than the pursuit of gain,’ and I have to say that has been my mantra throughout my entire career while in this field, and has helped me with my success. I’ve proven this, too, over the last 17 years with hundreds of my clients – having been through two stock market crashes, my clients have successfully maintained the goals and objectives we planned, even in the toughest of times.

**OXBC:** You’ve definitely given us an in-depth look at your life! Is there any final notes you would like to leave us with?

**JM:** I’ve always had a passion to serve others, which is why I chose this profession. If you ever have a question about starting out with investments, or reviewing your current portfolio – I’m here to help! Definitely give us a call so we can sit down with you and talk about your wants and needs.

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