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Title:           Unlocking the Power of Technology  
                      to Increase Business Growth

Speaker(s):   Mario Armstrong

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## **Unlocking the Power of Technology to Increase Business Growth**

Mario Armstrong

Thank you all so much for having me here. I'm excited to be here to help you unlock the power of technology to expand your business and make it grow beyond belief.

I've had a phenomenal time being here over the past few days. It's been an exciting week. How many of you would say you really learned a lot this week? You have learned so much, you've had some phenomenal speakers up here today. My challenge is now I have to come in the rear and get you excited about embracing technology while everyone told you to run away from it.

We will go over several different ways that you will be able to implement technology practically and usefully. We're going to show you how you can shorten the sales cycle. We're going to help you understand how you can leverage technology through decreased attrition, increase your sales and maximize your productivity.

The bottom line is, your industry is in the dip and the dip means that the momentum is behind you. You want to be at the top of that curve when that dip finishes off. Technology is the equalizer. Technology has to be, and ought to be, one of the most compelling pieces of your business strategy. If it is not, you will lose to competitors. This conference is about embracing change. Today I'm going to really challenge you to embrace change.

So to start that, how do you do life? Half empty, half full? Absolutely half full. I need your minds today. This is all about mentality. This isn't about the tools that I'll show you. This isn't about the devices that I will show you. It's part of that, but it's more about your mentality and your approach to how you use these devices.

Real quickly I'm going to give you a little context, 40 seconds or so, of my background. I was the youngest chief technology advisor for the mayor of Baltimore City. Is anyone here from Maryland? We have a Maryland contingency, that's great. So I started there, that's a highlight. I was also one of six chosen in the United States to represent the U.S. for technology entrepreneurship in business for exchange between Korea and the United States on technology entrepreneurship.

In addition to that, I started the company around 2002 and I bought my own air time. Yes, I'm a talk show host, I like to talk. I had no salary, bought the time myself, sold that time to advertisers to recoup my costs. In six years, we've grown from being around 2,000 households to 17 million households. I'm now heard on CNN, NBC and one of my favorites obviously, National Public Radio. Is anyone a member? Signup sheets are right out front. We have all your local stations covered.

Some of our clients range from AT&T to AOL, Northrop Grumman and others. I've had the pleasure of actually meeting some phenomenal people. I've had the chance to study some of these people so I can share some of the lessons I've learned from them. People like the Intel chairman, Craig Barrett, or Larry Page, co-founder of Google, or Michael Dell. So I've had the

pleasure of really being able to meet with people, study them and work with them, to learn from them and hopefully share some of that insight with you.

Before we get started here I have to ask you one thing. How many of you in the room have trouble remembering things? When I do these speeches across the country I often use those speeches as an opportunity to kind of find out if a product that we're actually working on with my team, could actually go to the marketplace. Could we get this to market?

I'm going to test you out real quickly to see what you think about this product. It's called Mario's Brain Drive. It's basically a memory stick. I'm glad you got it, it's a joke. Although we've done some testing and found that if you suffer from a heart condition this isn't good or if you hear voices in the night, this probably isn't a good thing for you.

Today we're going to talk a lot about productivity. This isn't it. Many people may think that looks productive. That's very productive. We can get a lot more. I can close so many more policies. I can get so many more sales. He says can I buy that. That's not it. That's not productivity.

The first thing we're going to start with today is your mobile phone. I want you to trash your mobile phone if it looks like this. I've been observing all week long, most of you are on a BlackBerry, most of you have iPods but there are some of you that have these little itty bitty clamshell phones. These phones cannot help you. They will slow you down. Your competition is using smart phones. You cannot afford to not use a smart phone in your practice. You can have the work-life balance, I'm all for that. But you need a smart phone for your business.

Here's a statistic from a recent study that proves to you that you will gain 60 more minutes, on average, per day in productivity time just by moving to a smart phone. Now, how you manage that time is up for discussion, but on average 60 minutes increase (per day), 250 hours a year.

I grew up in a household of your industry. My father is a financial planner and I understand the power of scheduling. If there's one thing I've learned from your industry, it's how you appreciate the value of time. I've never seen an industry other than yours that appreciates time more than you do. So I want you to maximize as much as possible by moving to a smart phone. Part of that would be to standardize. Too many of you have different smart phones within your offices. How many can relate to this? It's painful to do this step, but it will yield phenomenal results. You need to standardize; everyone from you all the way down to your assistants should be having the same smart phone in your practice. I'll get into the reasons why because we're going to be looking at applications and things that you can do with a smart phone that will keep everyone, while they're on the go, on the same page.

These are my three top choices right now if you're really doing a lot of international travel. The BlackBerry Bold is probably a really good choice, but there are some other great choices as well.

One of the things I've been witnessing that a lot of executives are doing more frequently now is actually presenting documents, contracts and presentations directly from their phone. Has anyone done this? Being able to have data in your pocket with you on the go is critical. I'm showing you

right now an emerging markets Power Point presentation that sits on my iPhone. I could actually deliver this presentation to someone face to face. This enables you to have documents-to-go. I could have Microsoft Office and Excel and Word basically on my cell phone. This is just one application. Several applications are being developed specifically for your industry.

You can even take presentations a step further. That is a projector. I just pulled it out of my pocket. You can connect this projector to your phone or to your computer and have an instant presentation shoot this image up against a blank wall and be able to have a meaningful conference or presentation right then and there on the spot. None of this needs a power outlet. None of this I need to look for places to set up. It doesn't matter. Mobility is key. You need to embrace the change of what mobility is offering.

Now, while you're on the go, one thing is happening with your customers. A lot of their messages are going to your voicemail. They're not able to reach you. Who here loves voicemail? Seventy percent of your calls, according to this study, are going to voicemail. You cannot afford to miss those calls. How do you manage that? Well, one tool that you should be looking at is called Phone Tag. This is a phenomenal service that anytime someone leaves me a voicemail message will automatically send that voicemail message to me one of two ways: a text on my phone (it converts the voicemail into text and then sends that to my mobile phone) or a text to my e-mail inbox, whichever I choose. The point is it gives me visual voicemail. I no longer have to scroll through 15 phone calls to get to the money-making call of the day. I can quickly look at the text of each message and find out which one I need to respond to, and respond to now, to close the deal.

This is an actual screen shot of what it looks like on the Web. You can actually access your voicemail via the Web and this is what it looks like. You can see it transcribes it for you. You can play it back, you can save the audio. It's great for compliance as well. It's awesome.

Another one very popular in your industry is Copy Talk. For those of you that use it, you understand how this works. Very powerful tool: it enables you to call a number, you dictate your notes, and it translates those notes for you. It converts your notes and sends them to your assistant, your office or your e-mail. The bottom line is you're leaving your appointment, fresh notes off of your mind, you capture that. It's also great for compliance and not to mention that it keeps you focused on what was just said at that precious meeting. A very powerful tool and has been used a lot successfully within your industry.

Another tool for making phone calls is going Bluetooth. Going wireless is being mandated across the country, and in other countries as well. How do you accept phone calls in your convertible? How do you accept phone calls when you're running errands? How are you able to take the call in noisy environments? The Jawbone is the best Bluetooth headset ever, in my opinion and I've tested several. I don't get paid from any of these companies for any of the products I'm showing you. I'm showing you products I've genuinely tested and believe in myself. The Jawbone is one of those. It has military grade technology built into it. This was actually developed for the military and then they commercialized the audio technology for this headset. It shuts off any of the ambient noise and only focuses in on your voice. I've tested it around a lawn mower and a

convertible, by a vacuum cleaner and you cannot hear those objects. Very compelling when you need to take or place calls and you're not in the most optimum environment.

I just met a gentleman a minute ago who said I just off-loaded 200 e-mails so I can deal with it on the plane ride back. He just downloaded them to the hard drive so he can deal with them on the plane ride back. How many of you feel overwhelmed by e-mail? It's incredible. E-mail is the biggest time suck out there. I'm going to give you some basic and maybe some forward-leaning tips, even the basic tips are worth reviewing again because many of us are offenders of this. Number one, turn off e-mail notices. If you have little alerts popping up, if you're being reminded every time a new e-mail comes in, you're being distracted. You lose about a minute and 36 seconds per distraction to get back onto your train of thought. You don't have that time, turn off those e-mail notices.

Specific times for your e-mail, two to three times a day would be ideal. I'll show you how you can walk away from e-mail. Descriptive subject lines, please 401(k) is not good enough. Following up is not good enough. Make me remember you. Make your subject line empowered, make it a priority, make it compelling. Understand in seven or fewer words what that subject line needs to read, you will increase your open rate and get responses that much faster.

If the conversation changes in an e-mail thread, please change the subject line. How many times have you seen this problem? Over and over, you start one conversation, you go down the trail, four e-mails later it's a totally different subject. How can you follow that? How can you research that? You can't. Change the subject line. Train people to do the same thing and they'll respond back to you in the same way.

Use filters and folders to help move your e-mail quickly. There's a service that I use. I'm using now while I'm here. It's called AwayFind. This helps me walk away from e-mail. As much of a techie as I am, and as much as I have urge the get to my e-mail, I can safely walk away from it because of this autopilot reason. What happens is someone sends me an e-mail, they get an auto responder from this service. The auto responder says I only check my e-mail twice a day, I will get back to you as soon as I can. If it's urgent, dial this phone number or contact this person and we will get in touch with you right away. Now, if they click the link inside of it that's for urgent, I will be sent a notification on my cell phone, via text message saying I have an urgent matter, someone is trying to reach me. They didn't need to have my cell phone number, but they were able to click a link inside this auto responder that triggers that action. So it actually enables me to walk away from e-mail and it also helps me train my customers so that they only really use that when they really, really need to get to me, when it's really a priority.

How many of you are doing brochure marketing today — sending out newsletters, sending out pamphlets? There's nothing wrong with that. How many of you are doing electronic marketing? One of my favorite services that I think is very easy to use, it's great for your staff to be able to embrace is if they can use the internet, they can use this service. It's called Publicaster. Publicaster enables you to send out your e-mail marketing and track it in various ways. The most important thing and I don't care if you use Publicaster or not, you could use Constant Contact, you could use a bunch of other tools that are out there. The point is understanding why you need to use e-mail marketing.

You need to stay top of mind with your clients all of the time. E-mail marketing cannot be about sales. If your e-mails are about sales, you will start to lose customers. Your e-mail marketing needs to be about expertise. It needs to be about your authority. It needs to be about you sharing information. It needs to be customized to the person.

Did you know that you could set up your e-mail so that when you have different messages it could go out based upon your content? If someone was only interested in 401(k) updates from you, they don't have to get your whole overwhelming e-mail, just those updates are critical to them.

The point is you have to maximize this because e-mail is still very powerful as a marketing tool. It's not going away. You have to use it wisely, study your results and make sure that you understand why some e-mails are being opened more than others.

How many of you have at times, again and again, struggled with your calendar scheduling? Maybe not you, what about your assistant? How easy is it for you to schedule you and some other busy people? Is that an easy task? No, it's not. A year or so ago before I started using TimeBridge, here's the scenario. We were going back and forth with HD Radio presenting some things to them and we're going back and forth over an e-mail chain of trying to get a date booked.

After about the sixth e-mail, I said this is crazy. This is ridiculous, driving my assistant nuts. This is crazy. So what you do with TimeBridge is you essentially send out one e-mail. Your assistant can send out one e-mail and it will show the times you are available. In that e-mail they click a link, it takes them to a Web page and they can see all the different times on this calendar when you are available. They then, or the other parties, choose the times that best fit for their schedules and the software will find the most appropriate time for all parties to meet. One e-mail, three steps, you're done. Your assistant can get back to sales proposals, to research, to helping you close deals.

Speaking of a glass half-full, half-empty, your industry has to get more creative. You already are, you have the juices, you create things for people all the time. You listen and create solutions based upon the needs of your clients all the time. I want you to just take that creativity that you already have and extend it a bit. I'm showing this because this is the old way of brainstorming and having meetings. I don't want you with flipcharts. I don't want you with paper notebooks, that stuff is flat. It cannot help you.

I want you to try to transition if you can to a more digital environment using something like MindManager. MindManager is being used by executives across the country. This is a very powerful software. It enables you to visualize complex issues that you're discussing. How can you visualize a meeting? Putting it on a flipchart with a basic outline? That's not how to visualize a meeting.

You bring in your laptop. You have MindManager software. You're taking your notes. This is showing you basically an account strategy, all the different areas. We need documents. We need

competition. We need to know who the influencers are, what the schedule is going to be, who the account manager is. There are all types of templates, some built specifically for the financial planning industry.

Here's another example of a template of a win-loss analysis. But from this, in one click, you're still in the meeting. Someone was taking notes using MindManager, you're still in the meeting and you need it to go to a Word document. One click and that becomes a Word document. One click and that becomes a Power Point presentation: a Power Point presentation in one click, inside of the same meeting.

Now, as it relates to presentations, we saw a perfect example of this yesterday. Who enjoyed Seth's speech yesterday? Great speech. The thing that was most compelling was he wasn't here. He wasn't here. He was somewhere but he wasn't here. You get it?

Let me tell you, virtual presentations are helping you recapture your time. I know it's critical for you to have face-to-face meetings. I know it is. You can't lose those touch points. I'm not asking you to dehumanize yourself with technology. But what I want you to do is supplement your time. Your schedule is tight. Your staff's schedule is tight. You can use things like WebX — very cost effective. You need a Webcam, a computer and an internet connection. If you don't know how to do this stuff, there is still no excuse. Someone in your office does. All you need to do is show up and be the expert and do your thing. Stop worrying about the bells and whistles. Put that on someone else's plate. Tell them to call me. I'll kick them in gear so you can get moving. This is real simple to do. It can shorten that sales cycle for you. It can cut down your travel costs. But the thing that I really love about this the most is that it can expand your authority. Many of you may want to expand your business outside of your areas. You want people to be able to see you or hear your information from other locations.

You could give seminars to your clients as a special added benefit to your VIP clients. Maybe it's once a week, maybe it's once a month. Forget renting out a hall, forget all that other stuff. Do those things but you can do these shorter and more frequent and have more interaction with your clients than you could if you tried to do them at a hotel ballroom. It is very powerful to look at this technology. It has become so much easier. On the other end, all they need is a computer with the internet connection.

The future of meetings is going from what you just saw with things like WebX to Telepresence. This is a little bit ahead of time, but if you have multiple players, maybe you have a CPA here, you have an attorney there, you have some of your staff here, and you all need to be in the same room, on the same page, you would use something a little bit more expensive like Telepresence. As you can see, it kind of mimics the environment all the way around. Those three screens in the back, those people aren't there. Those four people on those screens aren't there. They're in three different locations, but it's able to mimic the same conference room. It's very eerie. You turn to go give someone a sheet of paper, you're like, "Damn, that's a television screen."

I'm going to help you with listening. Listening is so critical in your industry and you can't capture everything you hear. In fact, many of you may be missing a lot of what you're hearing. Studies show that we speak 120 to 160 words a minute (unless you're me.) We write about 30

words a minute, which means you're missing out a ton. You cannot capture everything you hear. So with decreased accuracy is a decrease in opportunities. A tool that I want you to take a peek at is called LiveScribe. I saw a gentleman here with one.

LiveScribe, and it has much more executive-looking books than this, is a book and a pen that actually writes in regular ballpoint ink. But, inside this pen is a microphone and a small camera and, as I take notes it, captures the audio that it hears at the same time. I can flip back six months, or in this case yesterday, and we can pull up Seth Godin's speech. So you get the point. It is great for compliance as well. But more important is the fact that you're not missing anything. You have another set of ears in the room helping you capture information that's critical.

You can then connect this pen to your laptop or computer and all of the notes show up as scanned images. Are you a person who draws more? Are you more visual? The bottom line is you can now write bullet points of highlights, not every single word that's being said. You can pay better attention to what your client's needs are. You can record about 200 hours on that.

I've been asking people throughout the week different questions. One thing that came up is CRM. Some people don't know what CRM means: customer relationship management. I want to talk to you about customer relationship management but I can't talk about that until first we manage your business cards better. How many of you have business cards this way? In a shoebox, plastic bag, rubber bands. This cannot help you, flat data. You are missing out on business intelligence with cards like this.

You have two options in my opinion. One, you get a scanner, something like a NeatReceipts or a CardScan which is a scanning device. Give that to someone in your office and let them start scanning in the cards so that information gets quickly into your contact management of choice. Your people do not have time for data entry. You do not have time. Are you kidding me? Data entry? You have to automate that. That is going to bring you back so much time. Not to mention that once you have these cards into a system that can analyze them. You can start to segment them: competitors, potential partners, high priority, VIP, so on and so forth. If you don't want to do it in your office, use something called Cloud Contacts. You basically box up your cards, send them off to Cloud Contacts, they'll do all the data entry for you and send the file back to you. It doesn't matter to me what you use, just use something. You don't have time for data entry.

Speaking of CRM and customer relationship management, you have to use CRM tools that can better increase your relationships with your customers. Anyone use Easy Data Smart Office? Anyone using Sales Force?

I'm not talking about your contacts are in Outlook. You have their birthdays; you have the spouse birthdays; you have anniversaries. Outlook is not a contact manager. If you think that's where your contacts should live, you're missing out on uncovering opportunities by not spending the time to put them into a more powerful solution, like a CRM solution, like Smart Office or like Sales Force.

Many of these solutions are also available mobile so you can take these solutions with you while you're on the go. If I place a call, while I'm on the go, to a client in my CRM, I can actually log that call from my phone back to my software in my office. So my activity history is always up to date.

Sales analysis is critical. Once you have the CRM you need to be able to analyze your sales. There are three key things in picking a piece of software to help you analyze your sales. Number one is your lead analysis. How are you focusing on the right types of people and how are you measuring these lead campaigns. Number two is the pipeline. What's stuck? If you can visualize what's stuck, you can help to fix it. Number three is the order analysis. Calculate metrics, your cancellations and revenues. Those are your three tips that you're looking for.

One in particular that I've seen is Primary Intelligence. The biggest benefit from Primary Intelligence is not about the target prospecting or even the account renewal. I think the biggest thing here is to be able to see the probability of your closing a deal versus your competitor.

There are other tools that are out there as well that I've recently learned about. One is [insuranceadvisor.com](http://insuranceadvisor.com). They have this confidential policy evaluator, I signed up for it. This thing is great. The idea is for you to be able to determine the appropriateness of a policy for insurance. It even has a policy pricing calculator to measure the general price and competitiveness of a proposal.

These are tools that can help you max out your sales.

Another one that takes it to the next level is social networking and I know you have a speaker, who is going to be great, who is going to talk to you about social media. Two quick notes, LinkedIn is great for your caliber of industry. You are the elite of your industry. Using tools like LinkedIn will enable you to cut the six degrees of separation. They will enable you to uncover new networks and new opportunities and identify new contacts and bypass gatekeepers. But you can't do it in a sales way. For example, you want to join a group or groups, find groups on LinkedIn that have interests that you have a genuine interest in. By joining the group, you then become part of the family. By being part of the family you actually can become a real friend, not someone who is a vulture.

They have golf groups, so this isn't just about business groups. If you enjoy golfing, find a LinkedIn group in your area that loves to golf. Go online, look for those groups and join those golfers. This is all free. Expand your contacts easily by using some of these tech tools and social media.

I want to show you how you can flip the Web and make it work for you. Many of you are very familiar with the 80/20 rule. You know it, you understand it. Maybe some of you aren't practicing it in your own business. Did you know, for example, that Google has an initiative in the company called the 20-percent time? The 20-percent time means that any employee within Google can work on any project that they want to work on, if it has something to do with the business. It can be outside of the core focus of the business. They're letting people play with ideas. They're letting people experiment on Google's dime 20 percent of their work week. No

questions asked: go play around. How many have a G-mail account or have heard of G-mail? That was a project that was a play project for Google. Somebody was playing around with their 20-percent time and came up with G-mail. G-mail now makes Google money, a tremendous amount of money. That's one of several examples I could give you of projects that have turned into real products by allowing their staff to explore and experiment.

Outsourcing is big when we talk about flipping the Web. There's a Web site called Elance.com. Maybe you need a graphic designer, maybe you need someone who can write a proposal, maybe you need someone to do research for you. Outsource those things that are painful to you, that are slowing you down. Using sites like Elance you can rate people. You can find out what their feedback rating is. Start small and then graduate to bigger projects.

Sant Corp is another example. Sant Corp is also big into the insurance business in helping you with proposals that they can write for you rather quickly.

This is one of my favorites. Getfriday.com. Get rid of all the mundane tasks in your life. All those personal errands you don't have time to run. Setting up birthday presents, personal tasks reservations for dinner or the concert. Outsource that stuff, not even to your admin. Get your admin working on sales-related projects. Things that can convert and things that can help you close deals faster.

One other technology to help you flip the Web is called RSS. Many of you may have seen this. It's a real simple syndication. What it essentially means is instead of going to 15 of your favorite Web sites every day, if you download an RRS reader or if you use your internet browser (Firefox or Microsoft Internet Explorer), you could have information from your favorite Web sites coming to you as those Web sites get updated. So stop wasting time. I just want you to understand the terminology of RRS and I want you to go and do a Google search on it and start to explore how you can flip the Web so you're not spending time going to several Web sites at once.

This is a biggie for saving time with your internet research. Whenever you go online and you see a Web site that I love, it's very hard to print out, killing trees, or to save the Web sites that you want to go back to and visit again. Maybe you read a news story, maybe you saw something about your competitor, maybe there's something in a compliance rule that just came out that was on a Web site. How do you store that information? You use Delicious. Delicious.com is a Web site that allows you to have everything bookmarked by a category of information. So, everything you see here is all under insurance. These are different articles on the Web that I've seen over time from different sites, MSNBC, New York Times, Washington Post, Wall Street Journal, but they're all housed in one location for me.

This is a killer thing. Anyone use Google alerts? Google alerts is the ultimate in flipping the Web. Normally you go to Google, you type in your keywords and results come back to you. This is the exact opposite. In this case you establish what your keywords are that you always have an interest in. Every time Google finds something that meets your keyword criteria, it will then send an e-mail to you. So it's great for tracking your industry, tracking your competitors, tracking your company name. Where are you being mentioned on the Web, you probably are somewhere,

by whom? So this helps you track that and you can track it once a day or as it happens, more comprehensive, more frequently.

In closing, I want to give you five steps to leverage technology. Number one, identify the pain. It's not about the technology, it's about your pain. Identify what that is and let's then look at what technology solutions could help alleviate that pain by helping you find the missing link. Number two, you have to make the right tech investments on the right projects at the right time. I think it was John Nicola who invested in a project to have a client-driven Web site, which is a phenomenal idea that I think everyone should be learning from.

Number three, map it. Make your business roadmap. Connect with your tech roadmap, for the next two to four years. You need to find out where you need that optimization. Number four, use the cloud. Cloud computing is better than trying to download software and paying for it. It gives you a lot of agility, reduced infrastructure and time to market a lot faster. And number five, use ability, measurement and accountability.

If this is not given from the top down, you cannot expect your staff to pick it up. You have to be on board. They have to believe that you're on board. That means everyone in that office. Please account for training costs. Do not get technology from people without identifying how much it will cost for training, otherwise it's useless.

With all that being said, here's a snapshot of the future. This is an internet-connected mirror. So just when you think, "Mario, you just gave us too much technology, blew my head off my shoulders, I'm done for the day." Don't worry. This is a mirror that could give you stock quotes, your Outlook calendar, news and information, weather reports while you're getting dressed for the day. Technology is changing. Your conference is about embracing change. I want you to look for this when it comes your way and you say, "Mario said to embrace this." When you can do a conference call from your refrigerator because it's internet connected, which is real, you'll know what I mean.

I want to thank you so much for your time, your attention and really allowing me to share with you what I think are some technology tools that can expand your business, help you decrease attrition, and increase your sales and have better relationships with your customers. Thank you so much for your time.

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**Mario Armstrong** has worked in the tech industry for more than 12 years and heads Mario Armstrong Media LLC, a technology-media company that creates content for traditional, mobile and online media outlets for syndication. Armstrong translates technology for non-tech audiences through his radio shows, TV segments, public speaking, print and online programs. Armstrong delivers national television segments for Comcast's "Your Morning" and "Money Matters." He is a technology correspondent for National Public Radio and has also appeared on CNN, CNBC, TV-One, PBS and C-Span.

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