



Photo: Xavier Mirafión

He Will Work With You

Financial advisor Michael A. Shear adds a personal touch to relationships.

By Christine Okoye

WELLS FARGO ADVISORS MANAGING DIRECTOR of Investments Michael A. Shear got his start in the business world after graduating from The State University of New York at Albany with a major in economics and a minor in psychology. As a management consultant/investigator, his firm did the majority of its work consulting for the New York Stock Exchange. Being around Wall Street as much as he was piqued his interest in the financial markets, so Shear accepted an invitation to join one of the largest investment firms in the world and became fully licensed shortly thereafter, in 1968.

Fast-forward to today. Shear is still doing what he loves to do: help people. He has been designated a Premier Advisor at Wells Fargo Advisors. The Premier Advisors designation is held by a select group of Financial Advisors within Wells Fargo Advisors and reflects a high level of professional

achievement based on many factors including production and has been previously honored by Financial Planning Magazine as one of the top 100 advisors in America.

“I truly enjoy working with people to assist them in reaching their financial goals. I look at every person as an individual, with his or her own ideas, needs and wants,” Shear says. “I explain to them that we are a team and the sole purpose of our relationship is their financial wellbeing. For the relationship to flourish, the client needs to trust the advisor and the advisor needs to trust that the client is being forthright about their intentions and objectives. With that in place you have the foundation of something special and that’s what I strive for,” Shear says.

A practice built largely on referrals from existing clients makes him somewhat unique. “I never liked cold

calling people, not my thing. I’ve been very fortunate in that my clients have the faith in me to do what’s right for their family members, friends and business associates by referring them to me, and I treat that as sacred. It’s still exciting to meet new people and provide them with guidance and investment advice.”

In an age where many people turn to the Internet for information, Shear points out, “You can buy surgical equipment on the Internet; does that mean you would perform an appendectomy on yourself? There’s a huge difference between information and wisdom. I believe working with an experienced, knowledgeable, and caring advisor is a significantly better choice for most investors.”

Shear advises anyone who is considering an investment program or reviewing their existing one to take into serious consideration what their short-term financial needs may be—in the next year or two, five years from now and even ten years out. Think about what you need your money for and when, then build your investment plan around that. Remember to factor in your tolerance for risk.

After more than 40 years as a trusted financial advisor, with no plans on retiring, Shear has the knowledge and experience to guide people in the right direction. As the senior partner of a group of six professionals, he states, “We have the capacity to assist in virtually any financial situation.” For more information or to schedule a complimentary consultation, contact the Shear Golden Investment Group of Wells Fargo Advisors at 305.933.6414 or 800.327.3510. **FA**