



Katharine Graham said it well when she stated "To love what you do and feel that it matters-how could anything be more fun." This statement defines both the personal and professional life of Bruce Smith III.

Bruce was born in Pottstown, PA.. His father enlisted in the Navy and served in WWII on LST-360 at Normandy, Anzio and many places Bruce couldn't imagine being. After the war, his father became a pipe fitter for ARCO refinery in Philadelphia; his

mother has been a lifetime homemaker. Both continue to live only 5 minutes from Bruce.

Bruce attended college at the University of South Carolina, defining his experience as a Yankee learning the "Southern Way". He majored and minored in "Electrical Engineering and Having Fun," and after college he served in the US Navy Nuclear Power Program – Nuclear Engineering and Chemistry. He spent 90 days at a time underwater on Fleet Ballistic Missile Submarines- "no sun, no fresh air, no women-but easy to save money," Bruce recalls. He then took his first civilian job at Three Mile Island (and claims that he had nothing to do with the accident).

One may wonder what drew Bruce to the financial industry... besides the fact that he wanted to be a millionaire by 35. Bruce wanted to do his own investing without having to pay a broker a commission for possibly poor advice. Bruce has been working with KFG since he met Tom Kestler in 1987. When asked what drew him to KFG, he responded that "it was about the independence back then, and the technology. Tom and I (and now Jason) are kindred spirits. It is rare to find such a combination of marketing genius, depth of knowledge and support for products and programs, and the efficient use of technology under one roof. Each of these traits on its own is a great benefit to the producer. To have all three at your disposal is truly unique. I think what was missing in the early days was the "family" mentality that the 'Welcome Home' approach now gives. We find that we are all greater as a group than the individual greatness of the parts. That is the parallel strength of KFG and WealthKare today!"

When asked what he loves most about his job, Bruce began by explaining that his is a family business. "Monica has been working with me for many years (married to me and works with me each day- now you know why she is pitied), and now we have Bruce IV as the Vice President of our firm. But most of all, I love the clients. Our clients are truly family, and they are open about their dreams, their fears and their futures. I get to work with the best people everyday- I LOVE what I do!"

We asked Tom Kestler and Jason Kestler to think of one word which made them think of Bruce...their responses were not much different: toys and gadgets,



Kestler Connection
Agent Profile
Bruce Smith

respectively... Bruce loves cars, motorcycles, planes, guns and computers. In fact, his favorite sport is "anything fast."

Perhaps the reason why Bruce is so successful in this industry is because of his genuine nature and motivation to help others. When asked if you could be anywhere in the world, his response (after contemplating space and Antarctica) was simply "right where I am." "Our clientele are family and I am home. Visitors from out of the area have always said that I get to live in a place and work every day where many people hope to retire."