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SPORTS



STAFF PHOTO BY FRANCIS GARDLER

Joe Geier manages money for more than two dozen professional athletes, including Baltimore Oriole Brady Anderson — whose bat he is holding.

Batting for home runs in retirement

BASEBALL

BY MATTHEW SHODELL

Ellicott City accountant Joe Geier is often the first to pack his bags when one of his baseball-playing clients is traded.

A co-founder of Geier Mules Financial Management, Geier is not only responsible for taking care of his clients' bills, taxes and investments, but also for purchasing their cars and homes.

"I travel about twice a month," Geier said. "When one of my clients needs a new house, I fly there and help pick it out and meet with the builder. I help them decide the best area to live in, negotiate the contract with the builder and monitor the building process."

Among Geier's current clients are Baltimore Orioles Brady Anderson and Armando Benitez; former Orioles Rick Krivda (now with the Cleveland Indians), Mike Devereaux and Randy Milligan; San Diego Padres outfielder Steve Finley; and Cincinnati Reds outfielder Reggie Sanders.

Geier has built his 25-player client list through word-of-mouth and recommendations from players' agents. Those recommendations are based on the fact that Geier rarely strikes out when it comes to managing money.

"When I manage money for a pro athlete, I do it like I would for a 61- or 62-year-old, because they're going to retire in five to seven years," said Geier, 38. "I make sure my players' houses are paid for and they have no debt whatsoever when

their careers are over."

For example, in the case of one current client, Chicago White Sox pitcher James Baldwin, Geier told the player he could have \$1 million in investments by the time his career ends.

"I asked, 'If you have \$80,000 to \$100,000 in income a year [from] investments and have no other bills to pay, can you live off that?' and he said, 'Yes.' So that's what we are shooting for with him," Geier said.

Geier sticks mostly to bonds, mutual funds and some aggressive stock funds for his clients, although with clients like Steve Finley of the Padres, whose net worth exceeds \$6 million, the options are numerous.

Despite the high financial stakes, Geier isn't just a financial advisor to his clients. He is also a friend.

Geier is the godfather of Finley's first child, for example. He even traveled with Finley to Japan in

1996 when Finley's wife, who was pregnant, couldn't make the trip.

"You get to be very close friends," Geier said. "The last time I went out to see Steve I took my wife and two kids to San Diego and we all stayed with his family."

The friendships also can extend to the courtroom. In a highly publicized case last year, Geier went to bat for Anderson and Devereaux when the state of Maryland said they owed back taxes. Geier and attorneys Neal Borden and Theodore Hirsch successfully disputed the case, and the state eventually agreed that Anderson and Devereaux were both non-resident taxpayers.

Geier began his firm eight years ago after spending seven years working for Baltimore-based agent Ron Shapiro.

He says Ellicott City is the perfect location for his business.

"I've lived here my whole life."