CHAPTER CHAT

Society of FSP™
Financial Service Professionals

The Newsletter of the Omaha Chapter of the Society of Financial Service Professionals • September 2008

Continuing Education Program: Working With Divorcing Clients

Plan now to attend the first Society-sponsored continuing education program of the 2008-09 year: "Tips for Working With Divorcing Clients."

Have you heard any of these one-liners about the subject of divorce?

- My husband and I divorced over religious differences. He thought he was God, and I didn't.
- Marriage is a three-ring circus: Engagement ring, wedding ring, and suffering.
- Then there was a man who said, "I never knew what real happiness was until I got married — and then it was too late."
- The trouble with some women is that they get all excited about nothing. And then they marry him.
- When a woman steals your husband, there is no better revenge than to let her keep him.
- Marriage is the triumph of imagination over intelligence. Second marriage is the triumph of hope over experience.

Source: Butlerwebs.com

Jokes aside, working with clients who are going through a divorce is no laughing matter. This program will provide you with some helpful tips on how to work with divorcing clients and will touch on financial planning issues related to handling property, splitting the house and career assets, maintenance/alimony, child support, pensions and more.

The presenter for this session will be Richard Dwornik, a member of the Omaha Society of FSP Board of Directors. Richard is an Omaha attorney who has been practicing for over 10 years.

He is the founder and president of Dwornik Law, PC LLO, and limits his practice to helping clients with their estate planning needs and asset protection needs, along with representing individuals in bankruptcy proceedings.

Through his estate planning, probate, and bankruptcy practice experience, he has gained a unique and valuable perspective on dealing with the issues and problems presented by divorced or divorcing clients.

Who should attend? Financial planners, insurance producers, investment advisors, retirement counselors, estate planners, and business planners.

Educational Level: Intermediate to Advanced

Continuing Education Credit: This program will provide two hours of CE credit for Nebraska Insurance, CPE and CFP®.

Continuing Ed Program
Thursday, Sept. 25, 2008

TOPIC:
"Tips for Working With Divorcing Clients"

SCHEDULE:
Check-in/Breakfast Buffet – 7:30 a.m.
Program – 8 a.m. to 10:15 a.m.

SPECIAL LOCATION:
Regency Lodge
909 S. 107th Ave.

COST:
FREE for SFSP Members and First-Time Guests

$25 for Non-Members

ADVANCE REGISTRATION APPRECIATED — SEE THE REGISTRATION FORM FOR MORE INFORMATION!

Confirmation of Attendance Form

To confirm your attendance, please advise us no later than Noon on Tuesday, Sept. 23.

You can confirm your attendance via one of the following ways:

__ Complete this form and fax it to Omaha SFSP at 397-0283 (no cover page necessary)

__ Mail to: Omaha SFSP at P.O. Box 24133 • Omaha, NE 68124

__ Call the Omaha SFSP/Creative Association Management office at 397-0280. Simply leave a voicemail message if no one is available to take your call.

__ Send an e-mail to the Omaha SFSP office at *sfsp@cam-omaha.com*

YES! I plan to attend the Omaha SFSP CE Seminar on Thursday, Sept. 25!

YOUR NAME ____________________

GUEST NAME(S) ____________________

COMPANY ____________________

NEBRASKA INSURANCE LICENSE # (NEEDED FOR CE CERTIFICATE)
____

CFP BOARD ID # (IF YOU NEED CFP CREDIT) ____________________

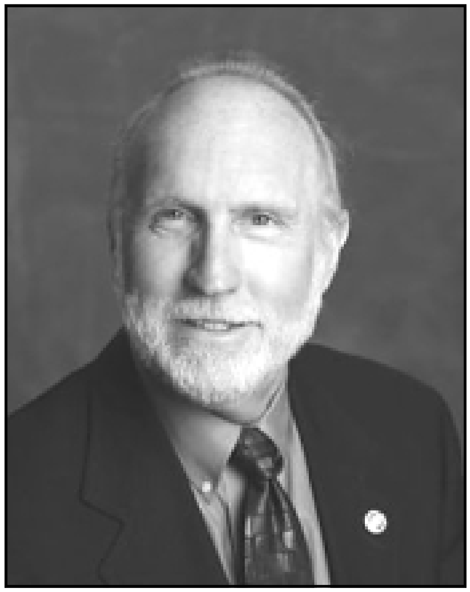
President's Message

From Ron Niederhaus, CLU, ChFC

The month of September always has special meaning: new beginnings. It is the beginning of fall, school, football season, and of course — our Society program calendar! It is also time to refocus on our clients and put the busy summer activities behind us.

Our first meeting of the 2008-09 year will be Thursday, Sept. 25 at the Regency Lodge. Richard Dwornik, J.D. of Dwornik Law will present a two-hour continuing education program on how to work with clients who are going through a divorce. Unfortunately, we all deal with this on an ongoing basis.

Your board is excited about the future of the Omaha Society of Financial Service Professionals. Our top priority is always to bring you quality programs that enhance your ability to serve your clients and grow your practice. But we also understand that "Membership Matters." Without an active, growing membership, we would soon wither away and become irrelevant. Do you know someone who has come into the business and could benefit from the networking opportunities and education programs we offer? Invite them to a meeting. We have many great membership programs and activities that you will hear more about during the year.



All of us need to extend a big "Thank You" to our 2007-08 president, Mark Lyons, and our Board members. We were recently notified that we received Gold Medal of Honor status and earned Honorable Mention for Chapter of the Year! Thanks, Mark, for your great leadership!

The Omaha chapter will be recognized at the Society of FSP Forum meeting in Las Vegas from Oct. 31-Nov. 2. If you have not yet registered, there is still time! You can register online at *www.financialpro.org*. Earn up to 12 hours of CE credits, with additional credits available for CFP® and CPA. There is no better place to learn while enjoying the sights/sounds of Las Vegas.

In you haven't visited the Society web site lately — *www.financialpro.org* — I encourage you to do so. The site continues to evolve and there are new enhancements being added all the time. One of the more recent is the Professional Interest Sections — which allow you to search for reference material based on a particular subject matter. For example, if you want to learn more about Investment Management, you click on this subject. The web site is one of the best resources we have available and many have said it is worth the cost of membership. There is also a Publications section, a bookstore, and a powerful search engine that allows you to look for articles on just about anything related to the insurance and financial services industry. Check it out!

On behalf of the 2008-09 board and officers, I want to say "Thank You" for the confidence you have placed in us to lead you into the future. Please do not hesitate to let us know how we can get better. Your feedback is important!

Upcoming Events

Please note the following dates on your calendar and plan to attend!

Sept. 25 (REGENCY LODGE)
Continuing Education Seminar
8 to 10 a.m.
"Divorce Planning"

Oct. 23 (THIS & ALL OTHER MEETINGS AT HAPPY HOLLOW COUNTRY CLUB)
Chapter Luncheon
11:30 a.m. to 1 p.m.
Speaker and Topic TBA

Nov. 20
Video Training Conference
8 to 10:15 a.m.
Topic: "Mom and Pop Are Ready to Retire, But Is Their Money Ready Too? Securing a Comfortable Retirement for the Small Business Owner"

Society of FSP™
Financial Service Professionals
www.financialpro.org

MemberGram

A report on Society activities brought to you by your local chapter

Mark Your Calendar!
Upcoming Society
CE Programs

FSP Forum
October 31 - November 2, 2008
JW Marriott Las Vegas Resort, Spa & Golf
Las Vegas, Nevada

Video Training Conference
November 19, 2008
(1:00 - 3:15 p.m. ET)
November 20, 2008
(9:00 - 11:15 a.m. ET)
Topic: *Deferred Compensation (Qualified and Nonqualified) for the Small Business Market*

For more information about Society programs, visit *www.financialpro.org* or contact Member Services, Tel: (800)392-6900, or E-mail: info@financialpro.org. To register for the Video Training Conferences, contact your local Chapter.

2008 FSP Forum: The Experience That Gives You the Edge

Las Vegas, Nevada hosts this year's premier meeting for FSP members and other financial service professionals from October 31 to November 2, 2008 at the JW Marriott Las Vegas Resort and Spa. The 2008 FSP Forum will offer quality advanced continuing education, combining theoretical and practical knowledge in ways to help you best serve your clients. You can meet colleagues from around the country, take advantage of special networking and social events, experience the unique culture of Las Vegas, and leave with a renewed sense of excitement about financial services.

Choose among a wide range of sessions and earn CE credits in a variety of designations. Tour the exhibits in our state-of-the-art Professional Resource Center for the latest industry developments. Learn from leading product and service providers in Professional Showcase Sessions. Mingle with friends and colleagues in the always popular hospitality suites.

This year's Opening General Session features Mike Schlappi, four-time Paralympic Medalist and two-time World Champion in Wheelchair Basketball. Mike's presentations on how to succeed in the face of difficult circumstances have entertained and inspired audiences worldwide. Don't miss his keynote address, "If You Can't Stand Up, Stand Out!"

Back by popular demand this year are Section Info-Bytes, 50-minute sessions for Professional Interest Section members led by Section chairs and/or editors. Also, again this year, registrants will be able to download speaker handouts and outlines prior to the Forum through a special arrangement with Digitell Corporation.

In response to feedback from past attendees, who asked that the meeting be shortened to allow for less time out of the office, this year's Forum is two and one-half days, from Friday through Sunday. Daily sessions will end earlier as well, giving you more time to enjoy Las Vegas.

Visit www.FSPforum.com for more information.

Spotlight on the Foundation at 2008 FSP Forum

The Society of FSP's 2008 Forum in Las Vegas will provide an opportunity for its charitable arm—the Foundation for Financial Service Professionals—to continue to build relationships with its friends and supporters through the following special events.

Foundation Awards Dinner. The Foundation Awards Dinner will be held on November 1 at the JW Marriott Las Vegas Resort and Spa. The highlight of the evening will be the announcement of the 2008 recipients of the prestigious American Business Ethics Award. The dinner will also honor the recipients of the Paul S. Mills Scholarships for 2008 and the recipients of the 2007 Ken Black, Jr., Journal Author Awards.

6th Annual Foundation Golf Tournament. The tournament will take place November 2, 2008 at 12:30 p.m. at the Angel Park Golf Club in Las Vegas. The proceeds benefit the Foundation for FSP and its many activities. For more information and to register, go to www.financialpro.org/foundation/Contribution/golftournament.html.

Society of FSP™ 2008-2009 Membership Application

Member Profile: Please take the time to complete the Membership Profile Information below. The data you supply us with here allows us to better understand your professional needs so we can create programs and products to help you achieve your goals.

1. Practice/Specialty Areas (CIRCLE ALL THAT APPLY):

- ☐ Business Planning & Compensation
- ☐ Casualty and Property Insurance
- ☐ Eldercare Planning/Counseling
- ☐ Employee Benefits/ Group Insurance
- ☐ Estate Planning
- ☐ Financial Planning
- ☐ Individual Insurance (life, health disability)
- ☐ Investment Adviser
- ☐ Long-Term Care
- ☐ Multiple Risk Management
- ☐ Office/Agency Management & Training
- ☐ Qualified Plans/ERISA
- ☐ Retirement Planning/Counseling
- ☐ Security Sales and Marketing
- ☐ Tax/Audit
- ☐ Trust Services

2. Product/Service Provided (CIRCLE ALL THAT APPLY):

- ☐ Annuities
- ☐ Asset Allocation/Management
- ☐ Business Insurance
- ☐ Buy/Sell Agreements
- ☐ Charitable Planning
- ☐ Deferred Compensation
- ☐ Disability Insurance
- ☐ Executive Compensation
- ☐ General Insurance Planning
- ☐ Group Insurance
- ☐ Health Insurance
- ☐ Income Tax Planning
- ☐ Life Insurance - Property/Casualty
- ☐ Long-Term Care
- ☐ Mutual Funds
- ☐ Qualified Plans/ Nonqualified Pension
- ☐ Securities
- ☐ Split Dollar Insurance
- ☐ Succession Planning
- ☐ Trusts
- ☐ Universal Life Insurance
- ☐ Variable Life Insurance
- ☐ Other (specify) ________________

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A portion of your dues provides a one-year subscription to the Journal of Financial Service Professionals. Members may not deduct the subscription price from dues. FSP dues are not deductible as a charitable contribution for federal tax purposes, but may be deductible as a business expense.

I hereby apply for membership in the **Society of FSP** and the

Omaha Chapter.

Name ____ Nickname ____ Birth Year ____ Last 4 Digits of SS# (optional) ____

Designations/Degrees Held (required) ____ Designations Pursuing (if applicable) ____

Firm/Agency/University (Student members only) ____ Primary Company Affiliation/University ____

Mailing Address ____

City ____ State ____ Zip+4 ____

E-Mail Address ____

Business Phone ____ Fax ____

Referring Member's Name (if applicable) ____

☐ I agree to be governed by the Bylaws of the Society and the Chapter and conform to the Code of Professional Responsibility (found on the Society's Website under the Ethics tab) of the Society of FSP. I understand I have a self-reporting responsibility under this code.

NATIONAL DUES Required	☐ Regular $236 ☐ Full-time Professor $118 ☐ Student $29.50	☐ Young Professional $177 ☐ Associate $118	$
CHAPTER DUES Required	☐ Regular $139 ☐ Full-time Professor $2 ☐ Student $45.50	☐ Young Professional $103 ☐ Associate $92	$

SECTION(S)

One Section is included as part of your membership. Circle your primary FREE Section. Additional Sections can be joined for $35 each or you can choose the Electronic Sections Package (ESP) and have access to all nine Sections electronically for $60. Check boxes of additional Sections you would like to join and add for total amount due.

- ☐ Bus. & Comp. Planning
- ☐ Employee Benefits
- ☐ Estate Planning
- ☐ Financial Planning
- ☐ Investment Management
- ☐ Leadership & Management
- ☐ Qualified Plans
- ☐ Retirement Counseling
- ☐ Risk Management: *Life, Health, Disability, Casualty & Liability Insurance*
- ☐ Electronic Sections Package (ESP)

TOTAL SECTIONS DUES $

TOTAL AMOUNT DUE $

PAYMENT OPTIONS

☐ Enclosed is a check for $ ____________ made payable to the Society of FSP.

☐ **Credit Card:**
☐ VISA ☐ MC ☐ AMEX ☐ Discover for $ ____________

Card Number ____ Exp. Date ____

Signature ____ *Required for autodraft and credit card*

☐ **Bank draft option is available. Call (402) 397-0280 for details**

Please complete this application and forward with payment to:

Fax (Credit Cards Only)
610-527-1499

Society of FSP
P.O. Box 1374
Bryn Mawr, PA 19010-7374

Online
www.financialpro.org

For more information, visit www.financialpro.org or call Member Services at 800-392-6900.

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Omaha Chapter Receives Honorable Mention & Gold Medal for Excellence

The Omaha Chapter of the Society of Financial Service Professionals (FSP) was the Honorable Mention winner among large Chapters in the Excellence in Chapter Achievement (ECA) program for the 2007-08 year. The Omaha Chapter again received a Gold Medal of Honor in the Society's ECA program, which recognizes FSP chapters that excel at building a strong local organization and offer exceptional support to the national Society.

The ECA program groups the Society's nearly 200 chapters into one of four categories determined by membership size. The Omaha Chapter competed in the size category for chapters with more than 90 members (excluding the 30 largest chapters).

"This award is a tribute to our member volunteers whose hard work and loyalty made it possible," said Mark Lyons, 2007-08 president. "We are fortunate to have a dedicated group of professionals who truly believe in the Society and what it stands for. These hard-working people are extremely unselfish in sharing their time and their talents to help achieve our Chapter's objectives, and to create a professional home for their colleagues in the industry. We are all very proud of that."

All Society chapters are eligible for an award in the ECA program. Winners are chosen from those chapters that voluntarily submit entries. Scores earned in a variety of categories — including membership growth, strategic planning, public relations and advertising outreach, participation in professional development, and attendance at Society events — determine the final rankings.

Chapters that achieve a certain percentage of the total possible score receive the Gold Medal of Honor. Award recipients will receive special recognition at the Society's 2008 Financial Service Forum in Las Vegas from Oct. 30-Nov. 2.

Chapter of the Year
EXCELLENCE IN CHAPTER ACHIEVEMENT

Membership Update

WELCOME to the following members who recently joined the Omaha chapter:

Name	*Company*
Alex Beiting	
Sara Flatness	State Farm
Melissa Frans	Financial Visions
Kristin Gibbons	Financial Visions
Ron Goracke	Goracke & Associates
Scott Safranek	AIG Life Brokerage

THANK YOU to the following members who have renewed their memberships:

Name	*Company*
Michael Arehart	MetLife
Joseph Aschenbrener	Mutual of Omaha
Michael Beacom	Mike Beacom & Assoc.
Tom Dice	Dice Financial Services Group
Richard Dwornik	Dwornik Law
Steve Evans	Ameritas Financial Svcs.
Douglas Harmelink	AdvancedMeetings.com
Nick Kelley	Kelley Financial Services
Bob Luebbert	Robert J. Luebbert, Attorney
Doug Murphy	Financial Brokerage
Evan Olson	Wealth Management Partners
Don Otis	Chastain-Otis Inc.
Matt Parmenter	Allstate
Ted Perry	
Jeri Regan	Mass Mutual
Max Rudolph	Rudolph Financial Consulting
Monte Schatz	Security National Bank
Charles Sigerson	State Farm
Mike Struebing	Heritage Financial Services
Neil Welch	Central Financial Services

Now is a great time for new members to join. You can join online at *www.financialpro.org*, or contact Chapter Executive Joe Pittman at 397-0280 or via e-mail at *sfsp@cam-omaha.com* to request a membership application.

Society of FSP™
Financial Service Professionals

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Financial Service Professionals

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RETURN SERVICE REQUESTED

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Visit *www.financialpro.org* — your link to society events, current information, educational programs, and much, much more.

For information on local chapter news and events, log on to *www.sfsp.net/omaha.*

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