# CHAPTER CHAT

Society of FSP
Financial Service Professionals

The Newsletter of the Omaha Chapter of the Society of Financial Service Professionals • November 2009


# Video Training Conference – Hot Ideas in a Cold Economy: How Others are Succeeding in Today's World

Financial services is a profession that has always shared its best ideas. This program is built around that very idea of sharing. It is a compilation of what financial professionals are doing in their practices to offset the effects of today's troubled economy and stay productive.

The content includes ideas sent in by current members as well as a sprinkling of ideas taken from past VTCs. The ideas range from new sales techniques, how to make stronger networking connections, using technology or staff more efficiently, better marketing strategies…anything that practitioners are doing to find success.

Because of the focus on practice and productivity, the program will not qualify for continuing education credits. NOTE: This program is NOT just for salespersons but contains information of value to all financial professionals.

**Video Training Conference**
**Thursday, Nov. 19, 2009**

**Topic:**
"Hot Ideas in a Cold Economy: How Others are Succeeding in Today's World"

**Location:**
Happy Hollow Country Club
1701 S. 105 St.

**Details:**
Program: 8 a.m. to 10:30 a.m.
Sign-in with Hot Breakfast Buffet Available Starting at 7:30 a.m.

**Cost:**
FREE for SFSP Members and First-Time Guests
$25 for All Others
(payable at the door by cash or check)

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

*By the end of the program you will:*

- Learn which approaches resonate most effectively with clients
- Identify markets that are still productive in today's economy
- Discover which products are selling and which are not
- Improve your marketing through better use of your web site and other online resources

**Who should attend?** Financial planners, insurance producers, investment advisors, retirement counselors, estate planners, and other financial professionals who are looking for strategies on how to stay productive.

*Moderator:*
Richard M. Weber, MBA, CLU, is a 42-year veteran of the life insurance industry, having been a successful agent, an insurance company executive, and now a consultant to insurers and their agents on the topic of effective and ethical selling. Author of more than 200 articles encompassing products, sales practices, and the due diligence necessary to buy and sell insurance, his newest book is *"Revealing Life Insurance Secrets: How the Pros Pick, Design, and Evaluate Their Own Policies."*

Mr. Weber has been a member of the Society of Financial Service Professionals since 1974 and has served on its national Board of Directors. In 2008, he received the Society's Kenneth Black, Jr. Leadership Award in recognition of his "…exemplary leadership qualities and significant contributions to the fulfillment of the Society's core values of ethics, education, and relationships."

In 2009, Mr. Weber was elected to the NAEPC Estate Planning Hall of Fame and selected to receive the Distinguished Accredited Estate Planner award and designation for "…significant and outstanding lifetime achievements and contributions to the practice and profession of estate planning."

## Confirmation of Attendance Form

To confirm your attendance, please advise us no later than Noon. on Tuesday, Nov. 17.

*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*

__ I plan to attend the Omaha SFSP Videoconference on Thursday, Nov. 19!

YOUR NAME ______________________________

GUEST NAME(S) ______________________________

COMPANY ______________________________

**YOUR RSVP IN ADVANCE IS APPRECIATED!**

# President's Message

*From Dale Percival, CLU*

Hello to my fellow leaders in the financial services industry. I will start out by saying that as you travel to other areas of the country, and meet other professionals in our industries, you find out that we have a number of things to be thankful for.

We are in this career field to help people, and I was fortunate enough to witness that first-hand when I went to the Society of Financial Service Professionals Forum last month. I just want to relate to you that, if you have never been to this meeting, maybe you should take another look next year. I will tell you that it is worth the time and money to go.

The Society of Financial Service Professionals is committed to many things. But the number one goal is to educate each other to add value to our client's experience. The relationships we are able to develop, enhance, and utilize in the process of assisting our clients is top priority.

All of us have done some great things in this industry already, but what we can offer as we progress forward is second to none. We all have some huge opportunities in the future. But it can only be accomplished *together,* as a group, educating each other, and growing together.

Let me reiterate where we are at in the Omaha Chapter. Hopefully you will agree we are committed to putting together great programs to offer to our members. The education, positive growth, and the relationships we can develop in our chapter are the keys. That is the goal here in our chapter, and it is clear that it is the goal nationally.

Now, I am hopeful you will all be part of the positive growth of great education here in our local chapter. Please let me know if you have any ideas of how we can get better. Please let us know how you would like to be involved. Let us know if you have great ideas on how we can continue to add new professionals to our group. As we add new people, we will grow with new ideas as well as new opportunities with professional relationships.

Congrats to all of you, and thanks for all you have brought to this group already.



# Two Reasons Not to Miss FSP's 2010 Arizona Institute

**WHEN:**
January 10-14, 2010

**WHERE:**
Pointe Hilton Squaw Peak • Phoenix, AZ

**REGISTER:**
Online at *www.financialpro.org* or call 800-392-6900 (Use Promo Code: AIE1010)

Your October Society Page with a special insert on the 2010 Arizona Institute has been mailed. In the meantime, we'd like to point out two reasons to come to the Institute:

**1. GET YOUR CE CREDITS FOR THE YEAR.**
The Institute offers up to 21 PACE, CFP, accounting, and legal credits and 19 state insurance credits — you could meet your yearly requirement in just five days!

**2. LEARN FROM RECOGNIZED EXPERTS.**

- Chris Erblich, JD, CPA – *Innovative Estate Planning Case Studies*
- Sam Torolopoulos, CPA/ABV, ASA – *Corporate Transition Strategies for Privately Held Business Owners*
- Debra C. Newman, CLU, ChFC, LTCP – *The Current and Future Face of Long-Term Care*
- Terry Altman, CLU, ChFC, CFP – *Annuities vs. Longevity: How to Make Your Money Last Longer Than You Do*
- John Scroggin, JD, LLM, AEP – *Seven Inevitable Problems in a Family Business and How to Successfully Eradicate Them*
- April Caudill, CLU, ChFC, JD, AEP – *Avoiding the 10 Most Common Mistakes in Retirement Distribution Planning and Using Life Insurance to Create a Roth Legacy*
- Lawrence Brody, Esq. – *The Use of Life Insurance in Estate and Wealth Transfer Planning, Focusing on Its Use in Irrevocable Life Insurance Trusts*

If you've built a solid client base over the past 10 years, you're ready for the Arizona Institute.

Call Member Services at 800-392-6900 if you have any questions about the Institute.

For complete program information go to *www.arizona-institute.com.*

# Member Get a Member Contest

**Starts: July 1, 2009 ■ Ends: June 30, 2010**

## INDIVIDUAL MEMBER PRIZES:

***Recruit One New Member—and You're a Winner!***

- **Recruit 1** new member: 25% off your 2010-11 National Dues.
- **Recruit 2 to 4** new members: 50% off your 2010-11 National Dues.
- **Recruit 5 or more** new members: Complimentary 2010-11 National Dues.
- **Grand Prize Winner:** The member who recruits the most new members will receive a free FSP Forum and Professional Leadership Symposium (including 3 nights' onsite hotel lodging, and airfare voucher for up tp $500). PLUS complimentary national dues for the 2010-11 membership year.*
- **Plus! Monthly Raffles: January 2010 through June 2010** Raffles for valuable prizes will be held each month between January and June 2010. Every time you recruit a member, your name is entered into the drawing. The earlier you start to recruit and the more members you recruit, the more chances you have to win!

## CHAPTER PRIZE:

***Education Program with CE credits***

You can help your Chapter grow and win too! There are four flights by Chapter size. The Chapter that recruits the highest number of new members in each flight wins! FSP will provide a nationally renowned speaker for a 2-3 hour Chapter educational program in the 2010-11 Membership Year. Prize includes cost of speaker, speaker's travel, speaker's lodging, and CE filing—over a $10,000 value.

### Who's eligible to recruit new members?

All current FSP members and Chapters are eligible to participate in the Member Get a Member Contest.

### Who counts as a new member recruit?

- Individuals who qualify for Regular or Associate Membership who have never been a member of FSP and "Former" members who have been out of FSP membership for over 2 years will count for this contest.
- To be eligible for **Regular** Membership, the individual must hold one of these designations or degrees: CASL®, CEBS®, CFA®, CFP®, ChFC®, CLF®, CLU®, CPA, CPC, CTFA, Enrolled Actuary, JD (licensed), Graduate Degree in Financial Services (MBA, MS, MSFS, MSM, PhD), REBC® & RHU®.
- To be eligible for **Associate** Membership, the individual must be actively pursuing one of the designations or degrees listed above, or hold the FLMI, FSS, or LUTCF credential.
- Note: 1) Student and trial memberships do not count for the contest, and 2) Full-time Professors who become members under the University Partners Program do not count for this contest. 3) Chapter MOC memberships will only count towards the Chapter competition totals.

### Tracking new member referrals:

Counts of new members recruited through a member's referral will be tracked through the **"REFERRED BY"** field that appears on all Membership Applications and on the Online Application at www.financialpro.org. The recruiter's name must be entered in this field on paper and online applications or mentioned when joining by phone so the member gets credit for the new member recruit.

### New Membership Applications and Marketing Materials:

- Print out *New Member Applications* from our Web site and carry a supply with you, or send the application via email to qualified colleagues. To access click on the **Join/Renew** button at the top of the FSP home page.
- National and local Chapter membership is required. Local Chapter dues vary and can be found on the FSP Web site in the Member Area under Chapter Listing.
- More detailed information about the ***FSP Member Get a Member Contest,*** recruiting tools and resources are available on the FSP Web site at www.financialpro.org.
- Need help accessing the FSP Web site or have a question? Contact FSP Member Services at 800-927-2427 or email info@financialpro.org.

# The Winner Will Be YOU !

More members create a win-win-win for all: for you, for your Chapter, and for the new members. Your recruitment efforts will build a stronger FSP that will benefit all members—expanding our knowledge resources and creating an even more powerful network of professionals that you can tap into.

### Individual Member and Chapter Competition

There is a Chapter component and an individual member component to this contest. Every member who recruits just one new member is a guaranteed winner! The more you recruit the greater the value of your prize.

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Financial Service Professionals

**In the event of an individual competition tie, winner will be selected by drawing.*
***In the event of a Chapter tie, best retention rate will determine winner.*

# Membership Application

Society of FSP™

**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) ________________

______________________________

*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.*

JOIN TODAY

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 $244<br>☐ Student $30.50 | ☐ Young Professional $183<br>☐ Associate $122 | $ |
| **CHAPTER DUES** Required | ☐ Regular $141<br>☐ Student $44.50 | ☐ Young Professional $107<br>☐ Associate $93 | $ |

**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 Membership Update

Society of FSP
Financial Service Professionals

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

| ***Name*** | ***Company*** |
|---|---|
| Don Mundy | The Solutions Group |
| Stacie Neussendorfer | Orizon Group |
| Kirk Swartzbaugh | Swartzbaugh-Farber & Assoc. |

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

| ***Name*** | ***Company*** |
|---|---|
| Karen Amstuz | Mutual of Omaha |
| James Armstrong | Mutual of Omaha |
| Steven Becker | Mutual of Omaha |
| Brett Berg | Boys Town |
| Chris Best | Best Business Appraisals |
| Richard Buchmann | State Farm |
| Cecil Bykerk | CDBykerk Consulting |
| Jim Christensen | Insource, Inc. |
| Vicki Condon | Mutual of Omaha |
| Timothy Connor | |
| David DeBoer | Mutual of Omaha |
| Robert Decker | John Hancock |
| Bruce Dickes | Financial Brokerage |
| David Emry | Darst & Associates |
| Paul Folkers | Midwest Capital |
| Ron Goracke | Goracke & Assoc. P.C. |
| Barton Greenberg | Barton Greenberg Ins. |
| John Haver | Mutual of Omaha |
| Terry Headley | Headley Financial Group |
| Mary Herriott | SilverStone Group |
| John Huebert | Huebert Benefit Plans |
| Mark Jefferson | Jefferson Financial Services |
| Art Jetter | Art Jetter & Co. |
| William Kauffman | Senior Market Sales |
| Gordon Keator | SilverStone Group |
| Shirley Keen | SilverStone Group Inc |
| David Knight | American Express Fincl. Advisors |
| Shelley Kostrunek | Mutual of Omaha |
| Steven Kryger | Union Bank & Trust Co. |
| Sandra Lane | Lutz & Co., P.C. |
| Mike Larkin | Mutual of Omaha |
| Ronald Lee | Mutual of Omaha |
| Carl Mammel | |
| Jim McGill | McGill, Rediger & Simmons LLC |
| Norajane McIntyre | John Hancock |
| Dennis McMillan | Lincoln Financial Network |
| Patrick Megel | Woodmen of the World |
| Nancy Milledge | SilverStone Group |
| Todd Morris | Midwest Capital |
| Robert Mundy | Mundy & Associates |
| Donald Otis | Chastain-Otis Insurance |
| Kevin Pearce | Pearce Financial Services |
| Larry Pence | Tagge-Rutherford |
| Patrick Ramaekers | P.J. Ramaekers & Assoc. |
| Steven Rohrig | Mutual of Omaha |
| Don Schaefer | New York Life |
| Monte Schatz | Security National Bank |
| Dan Scholz | Ameritas Financial Services |
| Solomon Schwartz | United Life Ins. |
| Jeff Sharp | SilverStone Group |
| Jeff Shreeves | New York Life |
| Thomasina Skipper | State Farm |
| Lizanne Stene | SilverStone Group |
| Dennis Stessman | Prudential Select Brokerage |
| Mary Stivers | Mutual of Omaha |
| Guy Strevey | Guy Strevey & Assoc. |
| Robert Swartzbaugh | Swartzbaugh-Farber & Assoc. |
| Scott Taylor | Midwest Capital |
| Craig Taylor | Mutual of Omaha |
| John Vergamini | New York Life |
| Mark Weber | SilverStone Group |
| Rob Wellendorf | The Solutions Group |
| Donna Zach | SilverStone Group |
| Mark Zagurski | Mutual of Omaha |

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.

# Calendar of Events

***Nov. 19, 2009***
**Video Training Conference**
8 a.m. to 10:30 a.m.
"Hot Ideas in a Cold Economy: How Others are Succeeding in Today's World"

***Jan. 14, 2010***
**Chapter Luncheon**
11:30 a.m. to 1 p.m.

***Feb. 18, 2010***
**Video Training Conference**
11:30 a.m. to 1 p.m.
"Making the Switch from Active to Passive Income: Strategies to Make It Last a Lifetime"

***March 2010***
**No Omaha Society of FSP Program in March**
NOTE: NAIFA-Omaha will have FREE CE programs March 17, including a three-hour ethics program. Society members will be encouraged to attend the NAIFA programs if they need CE credits.

All programs are scheduled to be held at Happy Hollow Country Club, 1701 S. 105 St.

Board meetings are generally held the first Wednesday of every month from 8 to 9 a.m. at Financial Visions, 10555 N. 115 St., Suite 200.

**CHAPTER CHAT**


Society of FSP
Financial Service Professionals
SFSP-Omaha Headquarters
P.O. Box 24133
Omaha, NE 68124

RETURN SERVICE REQUESTED


# 2009-2010 Board of Directors & Executive Committee



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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