Society of FSP Financial Service Professionals
Chapter E-Bulletin

Dates to Remember

January 15, 2009
Lunch meeting at Atlantis Country Club
1 hr CE (Ins, CFP, CPE)
Change is not just coming – it's HERE!
Don't allow your clients to ask questions that you can't answer!
(See page 3 for details)
Register! http://www.pbsfsp.org

February 18, 2009
1:00 pm to 3:15 pm
VTC on DVD
"Different Strokes for Different Folks: Between Plan Design & Personal Goals, the Choices are Limitless"
2 hrs C.E. applied for Ins, CFP, CPE, CLE & Banking Credits
Capital Conclusions Corp – 7000 W Palmetto Park Rd #402, Boca Raton

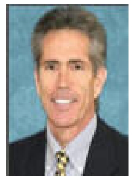
March 12, 2009
Panel Discussion – Life Insurance & Asset Protection.
Do you know how to work with CPAs?
Time & Location– TBA

April 2009
TBA

May 20, 2009
VTC on DVD
True Stories in Succession Planning and Exit Strategies

May 21. 2009
Joint Annual Meeting & CE
LTC in Group Market

Palm Beach County Chapter



It was truly an honor for me to represent the Palm Beach County Chapter of the Society of Financial Service Professionals at the annual meeting in Las Vegas. The opening session featured Mike Schlappi, a four-time Paralympics Medalist and two-time World Champion in Wheelchair Basketball. His keynote address challenged all of us, at any age, to succeed despite difficult circumstances. Mike was accidentally shot as a young teenager, the bullet lodging in his spinal cord, leaving him paralyzed. Mike's situation was indeed difficult but, despite the circumstances he found himself in, Mike has been able to succeed in every aspect of his life. His "secret" to success – Attitude! One of Mike's favorite quotes was written by Charles Swindoll and I would like to share it with you:

Attitude is more important than the past, than education, than money, than circumstances, than what people do or say. It is more important than appearance, giftedness, or skill. The remarkable thing is, we have a choice everyday regarding the attitude we will embrace for that day. We cannot change our past. We cannot change the fact that people act in a certain way. We cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude.

I think we would all agree that our country finds itself dealing with some very difficult circumstances – a war in two different countries, rising unemployment, falling real estate and stock markets, American business icons going out of business, retirement plans going down, health care costs going up, home foreclosures at record levels – these truly are difficult circumstances! The reality of all of this financial upheaval - people need us now more than ever. They need us to advise them about proper business and compensation planning, employee benefits, estate and financial planning, investment management, risk management and qualified plans. They need this advice from people with positive attitudes who are highly educated and ethical – people just like us who are members of the Society of Financial Service Professionals.

I would like to make you an offer you can't refuse! Go to the FSP website (www.financialpro.org) and select CE Events/Products. Select FSP Forum, hit the Conference Agenda tab on the left side and then select Educational Sessions. Selecting any of the sessions (41 sessions, 58 speakers on almost every conceivable financial topic) will give you an overview of the information discussed in that session. If you see an area of interest and would like to receive a pdf of the power point presentation to include the contact information for the presenter, all you have to do is let me know (bill@lifeinsuranceconcepts.com) and I will send it to you. Take a few minutes to look at the topics – I guarantee you will see something that has valuable information for your practice.

While you are on the website, go to the Member Only section and then click the Sections tab. Please note that The Society has created an opportunity for members to have access to all nine Sections for only $60 annually. Call Member Service at 800-392-6900 to order the Society's Electronic Sections Package (ESP) and gain online access to all of the benefits of all nine Professional Interest Sections.

On behalf of your hard working Board of Directors, I would like to wish all of you and your families a very Happy Holiday season and a Healthy and Happy (remember attitude) New Year.

Thank you for renewing!

Elliott Adler
A W Bud Allen, Jr., CLU, ChFc
Bruce Allen, CLU, ChFC, AEP
Paul Auerbach, CLU, ChFC, LLB
David P. Banks, CLU
Robert A. Beck, II, CLU, MBA
Edward H. Bobbitt, CLU, ChFC, REBC
Pamela K. Boyce
David Brumberg, CLU ChFC
Richard D. Caldwell, CLU ChFC
Leon Chalhub, Jr., CLU ChFC
William J. Clark, Jr.
David H. Coldwell, CLU
Robert H. Colt, CLU
Patricia M. Conte, CLU ChFC CFP®
Roy G. Daniels, CLU ChFC MSFS
Herbert V. Danielson, CLU EA
David A. De Benedictis, CLU ChFC
Henry A. Deppe, CLU
Teresa A. Di Lorenzo, ChFC CEP ATP
Maurice E. Dobrinin, CLU ChFC
Ralph R. Dowling, CLU ChFC
Jo Ann Engelhardt, JD
Eric J. Fischer, CLU
Alan L. Franklin, CLU ChFC
Daniel O. Frazin, ChFC CPA
Robert M. Friedman, CLU
Kenneth J. Gamelin, CLU ChFC LUTCF
Charles Gilbert, CLU ChFC CFP®
Charles B. Gwynn, CLU ChFC
Darlene M. Hanes, CLU ChFC
Roderick Hansen, CFP® CLU ChFC AEP
Marcus D. Hatcher, CLU ChFC
Norman C. Hayden, CLU MSFS
Nancy J. HIte, CLU ChFC CFP® RFP
J. Craig Holloway, CLU ChFC
Alfred W. Hovis, Jr., ChFC
David Jacobson, CLU ChFC LUTCF CLTC
R. Marshall Jones, CLU ChFC JD FLMI
Albert L. Klein, CLU
Sheri Kramer, MBA ChFC CLU AEP
Traci Kratish, JD LLM CPA
Jeffrey Krauss, CLU ChFC RHU
Christin Lachance, CPCU CLU AIC
James E. Larschan, CFP®
Charles A. Lindgren, CLU
Anthony M. Lofaso, CLU ChFC CFP®
Edward Lulay, CLU FLMI ChFC
Louis Macloskey, CLU ChFC CFP®
Major D. Marks, CLU ChFC
Joseph E. Matson, CLU ChFC
Ronald R. McCall, II, CLU LUTCF
Michael McReynolds, CLU ChFC LUTCF
Joel McTague, MBA JD RFC ChFC MFP
Sandra J. Melendi
William C. Miller, CLU ChFC CFP®

Congratulations!

Roderick P. Hansen, CFP®, CLU, ChFC, AEP
2008-2009 Society of FSP President

Rod is the Regional Vice President for Pacific Life's South Florida Regional Office located in Boca Raton, FL. Rod is an active member of the Society of Financial Service Professionals, Rod has served on the National Board of Directors, as past president of the Palm Beach Chapter, and on the national Chapter Liaison team. He is a member of the Association for Advanced Life Underwriting, Estate Planning Council, Financial Planning Association and National Association of Insurance and Financial Advisors.

Rod earned his undergraduate degree from Stetson University in DeLand, FL and his MBA from Florida State University in Tallahassee, FL. He earned his CFP® in 1976, his CLU in 1981, his ChFC in 1983, and his AEP in 2007.

He is active in alumni activities for Stetson University, having served on the University Board of Trustees, as National Alumni President and currently on the Business School Board of Trustees and Alumni Association Board. He is active in his church as well as his community

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A very heartfelt thank you to our Palm Beach Chapter members for the wonderful congratulations card and personal notes from so many members of our chapter.

We have a great chapter here in Palm Beach, a legacy and future to be very proud of. It is so very important that we continue to promote professionalism and embrace the focus of our organization—Ethics, Education and Relationships—by continuing to attract and recruit new members from our community.

While this will be a very busy year as national President of our Society of FSP, I promise to be at as many local chapter meetings as possible.

Thank you again.

Sincerely,

Rod

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HELP FSP GROW AND BE A WINNER!

Individual Member Competition

Individual Member Prizes: Every member that recruits just one new member is a **guaranteed winner!** The more you recruit the greater the value of your prize (see schedule below).

Grand Prize: The member that recruits the most new members will receive a free 2009 FSP Forum and Professional Leadership Symposium (including 3 nights onsite hotel lodging, airfare voucher of $500, PLUS complimentary national dues for the 2009-10 membership year. In the event of a tie, winner will be selected by drawing.

- Recruit 5 or more new members and your 2009-10 National Dues are complimentary.
- Recruit 2 to 4 new members and receive 50% off your 2009-10 National Dues.
- Recruit 1 new member and receive 25% off your 2009-10 National Dues.

Visit http://www.financialpro.org for more details!

Thank you for renewing!

Lazaro J. Mur, JD
Tom A. Noranbrock, CLU
Steven J. Olsen
R. Michael Passehl
Linda J. Pharoah, CLU
Dan A. Pierce, CLU ChFC
Jeff Ritter, DBA MBA, Academic Dept Chair
Carl A. Rose, CLU CLTC LUTCF
Franklyn D Rothenbjerg, CLU ChFC RHU
Jack R Rotzien, CLU
Robert S. Rubin, CLU ChFC
Walter E. Sahm, Jr., CLU CLTC
Joseph M. Schofel, CLU
Neil D. Schwartz, CLU ChFC
Burton V Seidner, CLU
Andrew M. Shamp, JD, LLM
Jeffrey S. Sherman, CLU
Carey Shook, CLU
Lawrence B. Silver, CLU
E. Brian Singer, CLU ChFC CFP®
Joseph Snow, CLU ChFC
William Sonnenreich CPCU CLU ChFC AEP
Robert W. Sowerwine, CLU ChFC
William E. Stansbury, CLU ChFC
Harvey G. Stein, CLU ChFC
Henry F. Stelzl, CLU ChFC
Fritz P. Stork, CLU LUTCF
Peter F. Striano, III
Linda G. Tewksbury, CLU
Barbara A. Ur, CLU
Ruth Ann Vega, CLU ChFC CFP®
James P. Vogel, CLU ChFC
Thomas L. Waggoner, CLU
Thomas R. Walker, CLU ChFC
Christopher B Warren, CLU ChFC
Mark B Weisburger, CLU CPCU
Donald F. White, AEP CLU ChFC
Chip Williams, CLU ChFC CFP® RFP
Edwin H. Zeitlin, CLU

Welcome New Members!

Mary K. Askland, CFP®
Margaret May Damen, CFP®, CLU, ChFC, CDFA

Welcome New Transfer Members!

Fredric Daub, MA
Mark A. Sachs, CLU CFP®

Thursday – January 15, 2009

Luncheon Meeting with 1 hr C.E. @ Atlantis Country Club – Atlantis, FL

Members ◊ Allied Professionals ◊ Guests ◊ Non-Members
you are cordially invited to join us

Change is not just coming … it's here!
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"Federal Transfer, Wills & Trusts in Estate Planning"

Insurance C.E. #62761, Offering #861978, Provider #697, Intermediate Level #CE9900 Life Health Variable.
Accepted 1 hr CFP® credit #Tax,Wills,Trusts, and Accepted for 1 hr-TB CPE Credit #0009268.

Basic Estate Planning issues often missed
How will new administration affect planning?
Portability, Unified Credit, Gifting … how may these be affected by 2009 Congress?

Laz J. Mur, Esq
Nixon Peabody LLP

Laz is a graduate of University of Miami, LL.M; Taxation University of Miami, J.D.
Laz has lectured throughout Central and South America on personal leadership and wealth preservation and enhancement strategies; and is an advisor to numerous companies and their boards of directors on global growth and multinational tax planning.

Location: **Atlantis Country Club**
190 Atlantis Blvd
Atlantis, FL 33462

Directions: I-95/Lantana Rd WEST to Congress Ave. Turn Right. At 2nd light (JFK Drive) turn left. Proceed to Guard Gate. Take immediate right. Club on right.
Web: http://www.AtlantisDine.com

Time: 11:15 A.M. – Registration
11:45 A.M. – Announcements & Lunch
12:25 P.M. – C.E. Presentation
1:15 P.M. – End of presentation

Cost of Lunch + Insurance, CFP® & CPE
$25 / FSP member – any chapter
$25 / Guest of FSP member
$30 / Allied org member – NAIFA-PB, HUA
$35 / non-member

RSVP no later than January 12, 2009
http://www.pbsfsp.org