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Dates to Remember

WEDNESDAY - May 20, 2009

VTC on DVD True Confessions of an Exit Strategy Advisor
Registration at 12:45 p.m.
1:00 p.m. to 3:15 p.m.
(2 hrs Insurance, CFP®, CLE, CPE ICB & PACE)

Location: Capital Conclusions Corp

7000 West Palmetto Park Rd #402
Boca Raton, FL 33433
Harvey Stein, CLU, ChFC – HOST

THURSDAY - May 21, 2009

VTC on DVD True Confessions of an Exit Strategy Advisor
Registration at 8:45 a.m.
9:00 a.m. to 11:15 a.m.
(2 hrs Insurance, CFP®, CLE, CPE ICB & PACE)

Joint Annual Meeting & CE

Installation/Election of Officers
Luncheon Meeting / 1 hr. C.E. – LTC

LTCI - The Issue, The Solution, The Trends

11:15 a.m. – registration

11:50 a.m. – lunch

12 noon – 1:30 p.m. – C.E. Program

Location: Atlantis Country Club
190 Atlantis Blvd, Atlantis, FL
www.atlantisdine.com

Palm Beach County Chapter



William Stansbury, CLU, ChFC
President 2008-2009

Hard to believe my year of service as President of the Palm Beach Chapter has come to an end – where does the time go? I must admit that I was initially reluctant to make the commitment to the time that I knew would be involved. I was concerned that the monthly board meetings, regular membership meetings, attendance at the national meeting in Las Vegas, telephone conferences, countless emails and all the little things that seem to inevitably pop up would be “getting in the way” of what I needed to do to make a living. I was assured by past president Darlene Hanes that if I accepted this opportunity to serve, there would be many hands to share the work and that I would gain far more than the time that I invested – she couldn’t have been more correct in her promises.

To say that this past year was a challenge for our country would be a gross understatement. The collateral damage from the scoundrels that created many of the headlines is certainly felt by all of us in one way or another. The need for ethical, educated professionals who understand the value of working together in the best interests of the clients we serve has never been greater. The fact that you are members of this chapter speaks volumes about your commitment, both to your profession and to your clients, present and future. It also illustrates your dedication to self-improvement and education; qualities that will serve you well in the years ahead. You have taken an important step by meeting the challenge of earning an advance-level designation or degree. What this past year has taught us, however, is that new challenges lie ahead that will require constant updating of your knowledge, constant renewal of your dedication to service and constant improvement of your time management skills. One of those challenges will be to convince prospective clients that there is more to achieving financial security than simply gathering information. As you know, a wealth of information, the likes of which most of us never dreamed existed, is now available to anyone with a computer and a modem. Because of this, information alone no longer bestows its holder with power. The vast and rapid advances in technology that we have witnessed, and continue to witness, have taken information from its golden status and turned it into a readily obtainable commodity. American consumers no longer need the services of a professional to gather information. What they DO need is someone who can sift through it all, identify the information that best serves their needs and then apply that information properly. They need the help of someone who BEGAN with information and, through the constant pursuit of education and professional betterment has parlayed that information into knowledge and wisdom – rare commodities, indeed. Just as you did not earn your designation on your own, you are well advised to choose a partner for the rest of your career journey -- one that can offer a wealth of knowledge and the wise and steady guidance that can only come from long years of experience. The Society of Financial Service Professionals can be that partner.

It has truly been an honor and a pleasure working with Claire Gamelin and the Board this past year. I would like to offer my thanks and congratulations to the 2009-2010 officers President Nancy Hite CLU, ChFC, CFP®, RFC, Vice-President Adi Toth MBA, CLU, ChFC, CFP®, and Treasurer Harvey Stein CLU, ChFC. A special thanks to Darlene Hanes, CLU, ChFC for the encouragement and support that she provides to this chapter and our great industry.

Please take the time to get more involved with the chapter - I promise you won't regret it..

Bill can be reached 561-988-8984 or diana@lifeinsuranceconcepts.com

**Palm Beach County Chapter
Leaders**

President

William E. Stansbury, CLU, ChFC
561-988-8984
bill@lifeinsuranceconcepts.com

President-Elect

Nancy Hite, CFP®, CLU, ChFC, RFC
561-997-8800
finadvv@comcast.net

Secretary-Treasurer

Harvey Stein, CLU, ChFC
561-392-7400
harveystein@bellsouth.net

Immediate Past-President

Darlene M. Hanes, CLU, ChFC
561-252-1061
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Directors

Teresa Di Lorenzo, ChFC, CEP, ATP
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Jeff Ritter, DBA, MBA, BBA
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Laz Mur, Esq
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Chapter Executive

Claire Gamelin
561-588-5444
admin@pbsfsp.org or
clairegamelin@comcast.net

Society of FSP – President

Rod Hansen, CFP®, CLU, ChFC, AEP
800-800-2599
roderick.hansen@pacificlife.com

Congratulations

**2009 Society FSP – Membership Milestone
April 23, 2009 Meeting Highlights**



Major D. Marks, CLU, ChFC
35 years

L to R: Adi Toth, Major Marks,
Rod Hansen, Bill Stansbury



Ralph Dowling, CLU, ChFC
25 years

L to R: Adi Toth, Ralph Dowling,
Rod Hansen, Bill Stansbury



Robert Rubin, CLU, ChFC
15 years

L to R: Adi Toth, Ralph Dowling, Rod Hansen, Bill Stansbury



Lou Macloskey
Invocation



Andrew Shamp
List-Serve Benefit



Major Marks remarks
on 35 years of membership



Chapter attendees enjoying lunch



Rob Georgiou of John Hancock – Gifting Strategies



Standing Bill Stansbury greeting attendees.



Guests at President Bill Stansbury's table

If you no longer wish to receive emails or faxes by Chapter, contact admin@pbsfsp.org or 561-588-5444

Thank you for renewing!

Gregory T. Perrella, CFP®,
CLU, ChFC

**Thank you to our secondary
Chapter Members!**

Jay P. Miller, CLU, AEP
New York Life

Dermot T. Healey, CLU, ChFC,
AEP, RFC of Scribner Insurance

Arnold H. Kaminer, CLU ChFC,
RHU of Kaminer Financial Group,
Ltd

**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!

NEW!

Membership Networking Information

Future editions will list Professional Interest Sections Member Specialties.

We welcome comments admin@pbsfsp.org

Palm Beach County Chapter Members CPA's & Enrolled Agents in Varied Professional Sections

Electronic Sections Package

Kratish, Traci JD LLM CPA
Life Insurance Concepts/Cambridge Financing
Company
(561) 988-8984

Estate Planning

Alan H. Blecker, CLU, ChFC, CFP®, CPA/PFS, CLTC
SII Investments, Inc.
(561) 300-4048

Ed Ricardo, CPA/ABV/CFF, CVA
Jordan Castellon Ricardo, PL
(305) 447-8555

Retirement Counseling

Herbert V. Danielson, CLU, EA
Complete Pension Administration
(561) 369-3201

Alan H. Blecker, CLU, ChFC, CFP®, CPA/PFS, CLTC
SII Investments, Inc.
(561) 300-4048

Risk Management

Daniel O. Frazin, ChFC, CPA
Banks Associates Inc
(954) 480-2611

Kratish, Traci JD LLM CPA
Life Insurance Concepts/Cambridge Financing
Company
(561) 988-8984



May 21, 2009
Society FSP – Palm Beach
County Chapter

Slate of Officers-Directors to
be Installed for 2009-2010

President: Nancy J. Hite,
CFP®, CLU, ChFC, RFC

President-Elect: Adi Toth
MBA, CFP®, CLU, ChFC

Secretary-Treasurer: Harvey
Stein, CLU, ChFC

Immediate Past President:
William E. Stansbury, CLU,
ChFC

Directors:

Lazaro (Laz) Mur, JD
Andrew Shamp, JD, LM
Ed Ricardo, CPA*/ABV/CFF, CVA
Jeff Ritter, DBA, MBA

Thank you!

Darlene M. Hanes
CLU, ChFC

*Darlene's encouragement and
support that she provided over the
many years to this chapter and our
great industry was & is still so
appreciated. Her dedication will
never be forgotten.
We will miss her dearly!*

Teresa Di Lorenzo, ChFC,
ATP, CEP

Sincere appreciation for all the hard
work & years of service to the
Chapter Board of Directors.
She will be missed.

Society of FSP™ proudly presents
True Confessions of an Exit Strategy Advisor
2 Hours of Continuing Education!!

**Intermediate Level - This program has been submitted for Insurance, CLE,
CPE, CFP®, ICB, and PACE credits**

<p>WEDNESDAY, May 20, 2009 1:00 P.M. to 3:15 P.M. Capital Conclusions Corp (561) 392-7400 7000 West Palmetto Park Rd, Ste 402 - Boca Raton, FL 33433 Host: Harvey Stein, CLU, ChFC Take Exit 44 West on Palmetto Park Rd/SW Corner of Powerline & Palmetto Park Rd</p>	<p>THURSDAY, May 21, 2009 9:00 A.M. to 11:15 A.M. Atlantis Country Club - Palm Room 190 Atlantis Blvd, Atlantis, FL 33462 Host: Fred Daub, MA I-95/Lantana Rd WEST to Congress. Right to Congress to second light. Turn left, proceed to guard gate. Turn right. Country Club on right. Entrance to Palm Room faces Atlantis Blvd.</p>
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RSVP no later than May 18, 2009

- Member of Society FSP –PBCC &/or NAIFA-P.B. \$35.00
- Non-Member \$50.00

Register on line (credit card payment): www.pbsfsp.org

THURSDAY, May 21, 2009

LUNCHEON MEETING

Annual Meeting / Elections-Installation of Officers / C.E. Event

11:15 a.m. registration

11:50 A.M. – 1:30 P.M. - Luncheon Meeting & C.E.

LOCATION: Atlantis Country Club

190 Atlantis Blvd, Atlantis, FL 33462

www.atlantisdine.com

I-95/Lantana Rd WEST to Congress. Right to Congress to second light. Turn left (JFK Drive). Proceed to guard gate. Turn right (Atlantis Blvd). Country Club on right.

Entrance to

Palm Room faces Atlantis Blvd.

"LTCI - The Issue, The Solution, The Trends." – 1 hr CE (Ins & CFP®)

Thank you Sponsors!

 <p>Provada</p> <p>Darlene M. Hanes, CLU, ChFC 561-252-1061 dmhcluchfc@comcast.net</p>	 <p>Bill Borosak 800-546-2491 wborosak@ltcglobal.com</p>
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\$25 - NAIFA Palm Beaches /Society of FSP Member

*\$25 -Guest of NAIFA Palm Beaches/Society of FSP * Member must be present

\$35 - Member or Allied Org Member (HUA, FPA)

\$50 - Non-Member

\$5.00 more at door

Register NOW: <http://www.pbsfsp.org>