Mission Statement

To foster research, education, and ethical practice among financial service professionals to benefit the public.

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Dear Friends of the Foundation for Financial Service Professionals:

Making a difference. These three words embrace the essence of the Foundation for Financial Service Professionals. With each of our programs and services, our ultimate goal is to make a difference in someone’s life.

The Foundation is especially proud of the meaningful difference it is making through our Financial Education Partners program. FEP is connecting people in financial crisis with pro bono counselors (members of the Society of FSP) who can help solve their problems—and bring them much needed financial security and peace of mind.

Beyond FEP, the Foundation is effecting change through its American Business Ethics Award (setting standards of ethical excellence in American business), Paul Mills Scholarship (setting standards of professional excellence for financial service practitioners), and Journal Author Award (setting standards of academic excellence) programs.

In reality, though, the change is happening because of you. It is your generosity of time and treasure that makes the work of the Foundation possible. You are making the difference.

This annual report tells the story of your generosity.

Thank you.

James J. Tyrpak
Chairman of the Board of Trustees
Programs

Paul S. Mills Scholarships
Paul S. Mills Scholarships encourage ongoing professional development among financial service practitioners.

2009 Recipients
Kenneth M. McNutt, CLU, Columbus, Ohio
Gary P. Ruchin, CLU, ChFC, CFP, LUTCF, EA, Hartford, Connecticut
Lewis Hershey, PhD, Fayetteville, North Carolina
Scott H. Renshaw, Pinehurst, North Carolina
Kemberly Washington, CPA, MPA, Lubbock, Texas

American Business Ethics Award
American Business Ethics Award recognizes ethical practices in the American business marketplace.

2009 Recipients
Midsized Company: High Performance Technologies, Inc., Reston, Virginia
Large Company: Lockheed Martin, Bethesda, Maryland

Journal Author Awards
Journal Author Awards advance scholarly research and writing to build the base of knowledge in financial services.

2009 Recipients
First Place: Alicia Munnell, PhD
Second Place: John E. Schiller, JD
Third Place: Russell E. Towers, JD, CLU, ChFC

Financial Education Partners
Financial Education Partners provides pro bono financial counseling to individuals in need who are referred to the program from community outreach organizations, such as Habitat for Humanity, the American Cancer Society, and the National Multiple Sclerosis Society. FEP was the 2007 recipient of the MS Society’s “Making a Difference” award.

Source of Funds

Use of Funds

Individuals 49%
Corporations 41%
Investments 4%
Golf Tournament 6%
Fund-Raising 19%
Management/General 9%
Mills Scholarships 7%
Journal Author Award 3%

ABEA 25%
FEP 37%
“I get many a heartfelt ‘thank you’ and personal notes from FEP clients dealing with MS and cancer. They truly appreciate being able to communicate with someone about their financial planning challenges. It raises my level of awareness of a huge need and how I can give back, helping them financially navigate through the unique obstacles they face and helping to reduce their anxiety. Every member of FSP can benefit from being engaged in this effort.”

— John Rodee, CLU, on his experiences as an FEP counselor

“Receiving the Paul Mills Scholarship was a great honor! I had the pleasure to be honored with so many other deserving recipients. It has made an everlasting impression on my life.”

— Kemberley Washington, 2009 Paul Mills Scholar

**Lifetime Giving**

**Trustees Circle**

$25,000 +
Anthony J. Domino, Jr.
Ann W. Hartmann
Lincoln Financial Group Foundation
Pacific Life

**Stewards Circle**

$10,000 to $24,999
Richard A. Bell
Foundation for Financial Planning
Guardian Life
Ned D. Helmuth†
MDRT Foundation
NAILBA Charitable Foundation

**Leaders Circle**

$2,500 to $4,900
Hartman Axley
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Mark J. Hanna
Lombard Graphics
Wayne O. McHargue
A. Duer Pierce
Prudential Foundation
Society of FSP
David L. Stratton
James J. Tyrpak
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**Scholars Circle**

$5,000 to $9,999
R. Clifford Berg, Jr.
Dudley R. Crow
Anthony J. Domino, Sr.
Joseph E. Frack
Leo R. Futia
Terri L. Getman
Roderick P. Hansen

**Annual Giving**

**Founders**

$5,000+
Anthony J. Domino, Jr.
Foundation for Financial Planning
Ann W. Hartmann
Lincoln Financial Group Foundation
Pacific Life

**Advisors**

$1,000 to $4,999
Richard A. Bell
R. Clifford Berg, Jr.
April K. Caudill
Central Missouri Chapter
Michael W. Cramer
Dudley R. Crow
Joseph E. Frack
Terri Getman
Roderick P. Hansen
Richard H. Linsday
A. Duer Pierce
Prudential Foundation
Mitchell G. Rubin
Society of FSP
Dale A. Vetter

**Planners**

$500 to $999
Penni P. Foust
Michael A. Harnish*
Gloria M. LaGrassa
Stephen F. Libby
James W. Mader
Daniel J. McCleary
Patricia A. Nowak
Twin Cities Chapter
James J. Tyrpak
William T. Walsh

*Indicates first-time donor †deceased

Paul Mills Scholar Kemberley Washington, pictured with Foundation Chairman, James J. Tyrpak.
Mentors
$100 to $499
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Roy E. Arthurs*
Harry E. Asmussen
Paul S. Avenius*
Gilbert J. Baker
Vernon G. Baker
Ben G. Baldwin, Jr.
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Paul Masalski*
Ronald F. Mayer
Clark B. McCleary
James C. McGill*
Michael J. McGlothlin
Wayne O. McHargue
Ronald K. McQueen
Walter C. McRae
Michael R. McReynolds*
John J. Meyer
Beverly Meyers Fox
Herbert F. Mischke
Robert V. Molenda*
Dana J. Morck*
John K. Mulvey, Jr.
NAIFA Tampa
NAIFA Vermont
National Capital Chapter
National MS Society
Carl G. Noble*
Norfolk-Tidewater Chapter
James E. Olson
Michael G. O’Neill
Palm Beach County Chapter
Mary Beth Peterson*
Paul E. Peterson*
Thomas L. Petsche
Geoffrey E. Pfeiffer
Edward H. Pike*
Richard L. Poitras*
Donald W. Poppe
Jonathan H. Proby*
Michael Quinlivan
William F. Rainaldi
Michael J. Reid
Anne Rigney
Michael E. Rosenzweig
Jack J. Schubert*
W. L. Seawell
Security Mutual Life
Thomas J. Sigmund*
Wayne O. McHargue
Ronald K. McQueen
Walter C. McRae
Michael R. McReynolds*
John J. Meyer
Beverly Meyers Fox
Herbert F. Mischke
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Wayne O. McHargue
Ronald K. McQueen
Walter C. McRae

“Winning the American Business Ethics Award in 2009 has been our company’s greatest achievement. To be recognized at the highest level by the ethics community, and to be able to represent Rochester was an extremely humbling experience. It meant that all of our hard work and beliefs were validated. We were able to show people, that you can do the right thing, and still succeed, no matter what industry you are in.”

– Angella Luyk, CEO, Midnight Janitorial, Inc.
The announcement that HPTi had been awarded the ABEA for 2009 elicited in me a sense of overwhelming pride, pride at a level that tells you deep down that you’ve been true to your core values. It is a sense of accomplishment and recognition that only comes from an award like the ABEA.”

– Timothy P. Keenan, CEO and Co-Founder, High Performance Technologies, Inc.

Friends

Other gifts
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Ameriprise Financial
Christopher R. Anderson*
Gordon Atchley*
Sung C. Bae*
George M. Barberich
Paul A. Barrett*
Scott E. Blankenship*
Martha F. Bradberry
Brian Branda
Philip V.S. Brewer*
Gale E. Brothers
Daniel A. Caldwell
Michael G. Campbell
Jerry M. Cantrell
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Charles M. Kardon
Leroy Kawai*
William Keller*
Eugene O. Kelly*
Subramania Krishnan*
Robert J. Larkins*
Quentin L. Ledford
Cheryl D. Lee
Carolyn R. Lloyd-Cohen
Joseph Lolli
Lowell T. MacKenzie*
Amanda J. Martin

Annual Giving
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Robert O. Smith
South Jersey Chapter
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Laurence K. Strickler
Leo E. Strine
Suncoast Estate Planning Council
Bruce A. Tannahill
Frederick C. Taylor
John E. T. Taylor
John R. Telich, Sr.
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Patricia J. Theil*
Humberto Torres, Sr.
Jeffrey B. True
Stuart G. Tugman
David R. Watson
Arthur L. Way
Jon W. Webber
Kelly A. Wellborn*
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Richard Ray Westfall*
Edward L. White
Dee D. Whittier*
Rolf M. Winch
Samuel G. Wurtzel
Mary C. Wysong*
Susan K. Yanabu Ihle
Alan R. Ziegler

Introducing Two New Pledge Levels

The Foundation Board of Trustees introduced two new pledge giving levels for 2010:

**Centennial Club:**
$100 annual gift for 5 years

**Chairman’s Council:**
$500 annual gift for 5 years

As with the existing pledge campaigns, these additional giving levels will provide the Foundation with more predictable sources of revenue, reduce administrative expenses, and increase the availability of funds to directly support the Foundation’s mission.
“The FEP program has benefited so many of our clients in the Southern California area. Whether it was a question about a long-term disability policy, COBRA coverage, SSDI income issues or some complicated matter of all of the above, Dick Bell and his FEP associates have provided each of our clients with solid, expert consultation and advice. Our MS Chapter never hesitates to refer our clients to the FEP program. Questions are answered in a timely, direct and experienced manner.”

– Audra Hindes, MSEd, MHC, Director, Clinical Programs, National Multiple Sclerosis Society, Southern California Chapter
2009 Golf Tournament Chairmen
James W. Mader
Geoffrey E. Pfeiffer

2009 Golf Tournament In-Kind Sponsors
R. Clifford Berg, Jr.
Nationwide Financial Services – Brokerage Life Sales

2009 Golf Tournament Tee Sponsors
Mickey L. Batsell & Individual Commercial Brokerage
R. Clifford Berg, Jr.
Buffalo Chapter
CBIZ/Michael G. O’Neill
Central Illinois Chapter
Cincinnati Chapter
Delaware Chapter
John D. Dempsey
Richard M. Denton
Anthony J. Domino, Jr.
Eastern Iowa Chapter
Greensboro Chapter
Michael W. Halloran
Ann W. Hartmann
Houston Chapter
William D. Kirkpatrick
Milwaukee Chapter
North Jersey Chapter

Thomas L. Petsche
Pittsburgh Chapter
Rocky Mountain Chapter
Southeast North Carolina Chapter
South Jersey Chapter
David L. Stratton
Paul M. Tomassini
Twin Cities Chapter
James R. Waldorf

2009 Golf Tournament Participants
Bruce Bare, Jr.
Michael L. Batsell
R. Clifford Berg, Jr.
James M. Christian
Jerrell G. Clay
William B. Cox
Bradley W. Day
John D. Dempsey
Richard M. Denton
Michael P. Dow
John R. Driskill
Roderick P. Hansen
Kelly Harris
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Lewis Hershey
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Henry Hutcheson
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Brian B. Lee
Stephen F. Libby
Richard H. Linsday
James W. Mader
Lynn Mader
John H. Maninger
Clark B. Mc Cleary
Warren J. Millard
Debra C. Newman
Jennifer O’Neill
Michael G. O’Neill
Dale E. Percival
Geoffrey E. Pfeiffer
Michael J. Reid
Arthur P. Schneider
Frank Snug
David L. Stratton
Jerry J. Thiellman
Paul M. Tomassini
Adorjan S. Toth
Kavanaugh Tucker
Stuart G. Tugman
James J. Tyrpak
James B. Waldorf
Raymond F. Wheeler
Cathy Wyatt

Frank Snug, Ann Hartmann, Bill Cox and Mike Reid support the Foundation by participating in the 2009 golf tournament.

Adi Toth, Rod Hansen, Kav Tucker and Luke Kaplan were the winning foursome.