MISSION STATEMENT

To foster research, education, and ethical practices among financial service professionals to benefit the public.
Dear Friends of the Foundation for Financial Service Professionals:

Five years ago, Reggie’s dad dropped him off for football practice but didn’t return. Reggie was 14 and never saw his dad again. His mom was a drug addict trying her best to take care of Reggie and his two younger siblings. Feeling abandoned, Reggie joined a gang and was headed down a destructive path. At just the right time, Reggie’s older cousin, Kenny, stepped in and helped him see the value of an education. Now he’s a student at Clark Atlanta University pursuing a double major in Business Administration and Finance. He says his dream career is being a stockbroker and he refuses to quit until he fulfills it.

Rebecca is an Army wife with five children and a natural talent for working with numbers. In her spare time between carpooling and taking care of kids, Rebecca helps other military spouses with their budgets and taxes. She was recognized for this work with the Outstanding Civilian Service Medal from the U.S. Army. This honor motivated Rebecca to set career goals and pursue a formal education in the area of finance. She is now a student at Colorado Technical University.

These are just two of many inspirational stories we heard from our Paul Mills Scholarship applicants this past year—the Foundation’s very first year of making these scholarships available to students who are pursuing undergraduate degrees in financial service-related fields.

The Foundation is excited and humbled to be able to make a modest difference for goal-oriented students who just need an extra assist. But, of course, it is really you, the extraordinarily generous supporters of the Foundation, who are making things possible for Reggie and Rebecca.

You are also making it possible for us to honor companies that do the right thing with the American Business Ethics Award. As many of you know, the Foundation hadn’t secured a corporate sponsor for the 2014 ABEA program and considered suspending it for a year. Thanks to your passionate and generous response to this possibility, we raised sufficient funds to hold a scaled back program this year while we explore new avenues to ensure the long-term future of this important, nationally recognized and respected program.

Finally, you are making it possible for individuals facing a financial crisis to have peace of mind by donating your expertise to our pro bono financial counseling program, Financial Education Partners.

Thank you for always going the extra mile for the success of our Foundation.

In his book, Your Best Life Now: 7 Steps to Living at Your Full Potential, Houston pastor and bestselling author, Joel Osteen, said, “People of excellence go the extra mile to do what’s right.” It is my honor and pleasure to be in the company of such excellence.

April Caudill, JD, CLU, ChFC, AEP
Chair of the Board of Trustees
Foundation Programs

PAUL S. MILLS SCHOLARSHIPS

Paul S. Mills Scholarships provide need-based financial support to students pursuing undergraduate degrees in financial service-related fields. Specific scholarship amounts will vary depending on the funds available. The following recipients each received a $1,000 scholarship for the 2013-2014 academic year:

2013 RECIPIENTS

Reginald Cox, Chattanooga, TN
Clark Atlanta University
Desmond Ingram, Brooklyn, NY
Brooklyn College
Melody Morrison, Salem, OR
Corban University
Daria Victorov, Reston, VA
Virginia Tech
Kevon White, Midlothian, VA
James Madison University

AMERICAN BUSINESS ETHICS AWARD

Founded in 1994, the American Business Ethics Award has been recognizing and encouraging ethical practices in the American business marketplace for 20 years.

2013 RECIPIENTS

Small Company
The Neenan Company, Fort Collins, Colorado

Midsized Company
The Richards Group, Pittsburgh, Pennsylvania

Large Company
AECOM Technology Corporation, New York, New York

JOURNAL AUTHOR AWARDS

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

2013 RECIPIENTS

(for articles published in the Journal of Financial Service Professionals during calendar year 2012)

First Place
Kenneth M. Cymbal, JD, LLM, CLU, for “Private or Family Split-Dollar Arrangements,” March 2012

Second Place
Arthur Tacchino, JD, for “Health Care Reform’s Effect on the Working Middle Class,” May 2012

Third Place
James R. Allen, Jr., CFP, CLU, ChFC, MSFS, CAP, for “Estate Planning for the Modern Family,” September 2012

FINANCIAL EDUCATION PARTNERS

Financial Education Partners is a pro bono financial counseling program that works with the National Multiple Sclerosis Society and other community outreach organizations to offer financial guidance and hope for financial security to individuals in need. FEP is a recipient of the Multiple Sclerosis Society’s prestigious “Making a Difference” award.

INDUSTRY ISSUES COMPETITION

The Industry Issues Competition brings together teams of students from schools participating in the Society of FSP’s University Partners Program to present papers on a hot financial service industry topic. The topic for the 2014 competition, which was held on January 27 in Phoenix, Arizona, was “Which Way to Go? Best Practices in Identifying and Evaluating Specific Careers in the Financial Services Profession.”

First Place
Texas Tech University
Team Members: Whitney Neal, Candace Scholz, Michael Walsh
Professor/Advisor: John Gilliam, PhD, CFP, CLU, ChFC

Second Place
California State University, Northridge
Team Members: Kamie Valenza, Sven Saaretalu
Professors/Advisors: M. Monica Hussein, PhD; Kirk Lombard, CFP

Third Place
University of Missouri, St. Louis
Team Members: Andrew Fretwell, Ben Klutenkamper, Hannah Russell
Professor/Advisor: Gary Flotron, MBA, CLU, ChFC, AEP

Honorable Mention
William Paterson University
Team Members: Bolet Duman, Lisa Petretta, Alexander Vaccarella
Professors/Advisors: Lucas Dean, PhD; John Duncan Williams
Sources of Funds / 2013

- **Individuals** 63%
- **Companies** 2%
- **Investments** 35%

Uses of Funds / 2013

- **Programs** 69%
- **Fund-Raising** 24%
- **Management/General** 7%

**PROGRAMS**

- ABEA ......................................... 40%
- Industry Issues Competition .... 11%
- Mills Scholarship .................... 7%
- Journal Author Awards .......... 6%
- FEP .......................................... 5%

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continued on page 8 >
FEP VOLUNTEERS
> continued from page 7

The California State University, Northridge Team members, Kamie Valenza and Sven Saaretalu, are recognized for their 2nd place finish in the Industry Issues Competition by Foundation President, Dick Weber.

The University of Missouri, St. Louis Team members, Hannah Russell, Ben Klutenkamper, and Andrew Fretwell, place 3rd in the 2014 Industry Issues Competition.