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:

When I reflect on my 40 years of membership in the Society of FSP, I also consider the things about which I am most proud in my association with FSP—its members, programs, high standard of ethics, and the vast and diverse community of professional peers.

Those who know me know I’m a champion of education. I’m heartened for the future of our membership as I listen to undergraduate and graduate students sharing their insights in our annual Industry Issues Competition. The IIC is sponsored by the Foundation on behalf of FSP’s University Partners Program and currently includes 52 colleges and universities around the country.

And while I’ve always felt it a privilege to give back, it’s especially gratifying when I know it helps young people seeking education as a sure way of improving their lives, such as through the Paul S. Mills Scholarship Fund. Or, when our Financial Education Partners relationship with the Multiple Sclerosis Society helps yet one more victim of this disease resolve practical but vital issues regarding health insurance, disability claims, and overall financial planning. All of these things are made possible by the Foundation for FSP.

In a world where it seems increasingly difficult to make a difference, the Foundation for FSP goes a long way toward fulfilling my need to make a difference in so many useful ways, and I sincerely hope you have made or will shortly make the same discovery.

Several years ago, then Foundation Chair Tom Petsche quoted Tolstoy: “Joy can be real only if people look upon their life as a service and have a definite object in life outside themselves and their personal happiness.” Like Tom, I count myself as blessed for being part of a community of such joyful people.

Thank you for all you do, for all you give, and for your legacy of service and generosity.

Keep spreading that joy!

Richard M. Weber, MBA, CLU, AEP (Distinguished)
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Winning this scholarship will help to lighten the financial burden of the cost of college. I am paying for my college education entirely by myself, and the scholarship money will allow me to focus wholeheartedly on my studies.

– Emily R. Weiland, student, Pennsylvania State University, 2014 Paul S. Mills Scholarship recipient

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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 2014-2015 academic year:

- James “Cody” Backer, Arvada, CO
  Metropolitan State University of Denver
- Lisa Marie Hellen, Royal Oak, MI
  Wayne State University
- Nadege Severe, Immokalee, FL
  Florida Gulf Coast University
- Shayana Singleton, Philadelphia, PA
  Neumann University
- Amber Veith, Waunakee, WI
  Upper Iowa University
- Kristina Velasquez, Merrimack, NH
  Plymouth State University
- Emily Weiland, Imler, PA
  Penn State University
- Lisa Marie Hellen, Royal Oak, MI
  Wayne State University
- Nadege Severe, Immokalee, FL
  Florida Gulf Coast University
- Shayana Singleton, Philadelphia, PA
  Neumann University

Journal Author Awards

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


**First Place:** Kenneth M. Cymbal, JD, LLM, CLU, for “Choosing a Family Member as Trustee of an Irrevocable Life Insurance Trust,” September 2013

**Second Place:** John C. Garner, CEBS, CLU, CFCI, CMC, for “Managing Health Care Costs with Health Reimbursement Arrangements and Health Savings Accounts,” July 2013

**Third Place:** James John Jurinski, JD, CPA, and Gary A. Zwick, JD, LLM, CPA, for “Why Tax Minimization Is Overrated in Estate Planning,” March 2013
Mentors
continued from page 3

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Ethics mean nothing if they are not lived out. We are truly humbled to win this award and it serves as affirmation that our commitment to making a remarkable difference for our clients, team members, and worthy causes is the right path for our company. What we do may change, but the reason for our existence and our core values will always remain the same, and for that I could not be prouder.

— John Hamari,
President, Skyline Exhibitor Source, upon receipt of the 2014 American Business Ethics Award

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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. The 2014 recipients are:

**Small Company:** Skyline Exhibitor Source, La Vergne, Tennessee
**Large Company:** Marvin Windows and Doors, Warroad, Minnesota

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.
Denton Wins Cabo Vacation

Congratulations to Rick Denton, CLU, ChFC, AEP, of Baystate Financial Services, in Wakefield, Massachusetts. Rick’s gift to the Foundation made him eligible for a chance to win a 7-day stay for four at Hacienda Del Mar in Cabo San Lucas—and he won! The drawing was made possible by the generosity of Dickson C. Buxton, CLU, ChFC, of Private Capital Corporation in San Rafael, California. Dick also rewarded donors with a copy of Business Matters: Lessons in Leadership and Life, a new book on business succession challenges, coauthored by Buxton and Diane Love.
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 2015 competition, which was held on January 19 in Phoenix, was “Career Evolution…How Did You Begin, Where Are You Now and Where Do You Expect to Wind Up?”

First Place (pictured): University of Missouri
Team Members: (l to r) Austin Lewis, Lauren Bauer, Megan Reinkemeyer
Professor/Advisor: Michael Guillemette, PhD, CFP

Second Place: Kansas State University
Team Members: Mariah Bausch, Cole Foster, Andy Rao
Professors/Advisors: Stuart J. Heckman, PhD, CFP; Martin M. Seay, PhD, CFP

Third Place: Bowling Green State University
Team Members: Alex Batt, James Knippen
Professor/Advisor: J. Michael Galbraith, MBA

Honorable Mention
Bowling Green State University
Team Members: Nicole Braxton, Kyle Brenay, Rabab Darwish
Professor/Advisor: J. Michael Galbraith, MBA