

# Member Highlight

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Please see the interview below and if you haven't met Joe make a point of saying hello at the next FSP-Twin Cities program—or drop him a note! New Members bring greater diversity to our network of financial professionals and more opportunities for collaboration! Invite a professional you respect to join you at an upcoming program.

Information and registration available at [www.sfsptwincities.org](http://www.sfsptwincities.org)

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## Meet New Member Joe Gangelhoff

### Contact Information:

Joseph W. Gangelhoff, J.D., MBA

Union Bank & Trust Company

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[www.ubtmn.com](http://www.ubtmn.com)

Member Since: 7/1/2016

**Name:** Joseph W. Gangelhoff

**Professional Designations:** J.D., MBA

**Where did you grow up?** Andover, MN

**Where did you go to college?** University of Minnesota

**Where did you get your professional training?** University of Minnesota Carlson School of Management, Hamline University School of Law

**Share some information about your practice/firm:** Union Bank & Trust provides corporate trustee services. We do not provide investment management services and continue to work with our client's preferred investment advisor, attorney, and accountant.

**What do you specialize in?** Personal trust administration.

**What kind of clients/customers do you like to work with?** We like to work with individual clients, financial planners, attorneys and accountants to form a strong team.

**How do you get new clients?** Referrals, reputation, and advertising.

**How has your business changed over the years?** Fiduciary standards and applicable laws have continued to progress and improve. Also, client knowledge and expectations have both increased.

**What are your current professional concerns/challenges?** Compliance remains and area that requires constant attention and updating.

**What is something we wouldn't know about you that you would like to share?** I practiced family law for 5 years.

**How about family?** I have a wife, two boys, and a dog.

**Any hobbies/volunteer activities?** Who has time for hobbies/volunteering when you have two young energy-filled sons.

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**How were you introduced to FSP?** Marlys Schmitt invited me to a presentation.

**Why did you become a member?** I met a lot of great people at the presentation I attended and it was a very good speaker.

**How can being a member of FSP help you in your practice?** Networking and learning about the topics presented.

**What benefits do you think you'll use/value most often from your FSP Membership?** Networking.

Thanks Joe! We look forward to your participation in FSP-Twin Cities!

Membership Co-chairs,  
**Marlys Schmitt, CPCU**  
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**Ron Lutes, CFP®, CLU, ChFC, CASL, CAP, LUTCF**  
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**Members of FSP - Twin Cities may invite potential members to attend a program as a first time guest - free!**

**Register a guest online at:**

[www.sfsptwincities.org](http://www.sfsptwincities.org)

**Monthly program links are at the website home page upper left corner.**

## YOUNG PROFESSIONALS



Access the Value of FSP Membership... What's in it for You!

As a young professional in financial services, you want connections with others who share your experiences and interests. You want peer-based learning. You want to feel like you belong.

### FSP Membership gives you access to:

Others who share your needs and concerns in addition to seasoned professionals who are eager to "show you the ropes." FSP is a multi-disciplinary organization of financial advisors, CPAs, attorneys, insurance specialists, and more. In FSP networks are created.

### Opportunities for leadership and community service.

At the national and chapter level, FSP is committed to giving back to the community. The Financial Education Partners™ (FEP), matches FSP members with those in need. The FEP program has been most active in providing services to constituents of the National MS Society, American Cancer Society and Habitat for Humanity.

### Young Professionals answer the question: "Why FSP?"

**Kevin D. Lindblom, CLU, ChFC, LUTCF**—*"FSP creates a network of partners that value the highest levels of education, skill, and ethical standards. Members of my Chapter demonstrate these values, and I can freely recommend them to my clients and reach out to them as peers in our community."*

**Erin R. Flower, CFP**—*"FSP gives me exposure to high-quality education. I can receive almost all the credits I need to maintain my CFP designation. The Toledo Chapter has also provided me with exceptional opportunities to build leadership skills."*

**Justin W. Smith, CFA, CFP**—*"FSP is different than other organizations. Instead of being in a room with my competitors, I'm in a room full of financial professionals from diverse backgrounds; I'm with my collaborators."*