

The Watercooler

the online newsletter of

January 2011

In this Issue:

- A Message from the President
- Professional Development
- Program Highlights - Feed My Starving Children
- Look What's Ahead...
- Corporate Sponsors
- A Word From Our Sponsors - John Klinkenberg
- MBEA - Nomination due January 28, 2011
- Twin Cities 2010/2011 Leadership



FSP-Twin Cities
2697 E County Road E, Suite 282
White Bear Lake, MN 55110
Ph: 651.815.0668 Fax: 651.344.3529
E-mail: sfsptwincities@comcast.net

Chapter website: www.sfsptwincities.org
National website: www.financialpro.org
National: 800.927.2427



A Message from the President

Dennis R. Beck, CLU, ChFC
President 2010/2011



Happy New Year! It is that time of the year again that we sit back and review our last year's successes, failures, improvements needed, our goals, aspirations, and business plans. This last year has been a challenge for small business and individuals. Real estate took quite a hit, unemployment increased in many areas of our country, bad press on representatives of our business that ethically did wrong for their clients hit the headlines far too often, and our economy has improved but, has a long ways to go. I am sure we all have had blessings throughout the year, however. I am looking forward to this year because I believe it is going to be a great year! Our services are needed more than ever. It is always a matter of our attitudes----Is our glass half full or half empty.

I am pleased to report that your committees have been very active in Membership and Sponsorship and I see growth in the next 6 months for our Society. However, we need your help. We need you to invite 1-3 new people to our meetings and recruit them to membership. It is a great time to do that because all new members receive a discount after January because part of our Fiscal year is done.

We are starting a campaign of contacting heads of insurance companies, banks, legal firms, and accounting firms to entertain helping their representatives by providing them support via: reimbursed dues or a % of reimbursement or just plain support of encouraging their professionals to belong. Could you please provide us with names of the managers, owners, or human resources department heads? We would like to contact them and share our story of why they should be members. You can leave these names with me, Sandy, Jeremy Green, or David Williams. Or you can forward us names at: sfsptwincities@comcast.net. We feel that to accomplish our goal for this year in recruiting that we need to work from the top and the bottom. However, I do believe that the top has not been encouraging memberships like they used to. They need to hear the reasons again to belong.

I always encourage ideas from our members as to programs, possible connections with other organizations on promoting SFSP, and all referrals to our board members for new members, sponsors. Please let me know if there are any concerns, ideas you have, or positive input on improvements on what we are doing. Our mission is still very clear: Build, Engage, and Grow for 2011. Help us do that!!! Our benefits for Relationships, Education, and Ethics building are superior to other professional organizations. I still believe we are the best buy in town for professional associations. Where else can you get all above, a great lunch, CE, CLE, CPE, etc., great people to work with, and unlimited source of knowledge to increase your practices---all for about \$35 Month. Wow!!

I saw an article in Financial Planning magazine that I would like to close with for comments on the New Year ahead of us. It is now time to Get in Shape!! We are not talking about your waistline!! It is time to measure and monitor your business waistline!! Be sure to work on your business not in your business. That means making sure that we are having financial and business performance with our goals. This can only be accomplished by exceeding expectations for our

Continued on page 11

Professional Development

Two Great Events in January

Paul Lindemann, CLU, FLMI, ACS

Program Chair



Hello! I hope you had an enjoyable holiday season, and that the New Year is treating you well. FSP Twin Cities is hitting the ground running in 2011, beginning with two great events in January.

Our networking event last January was so well received that we've decided to do it again—with a new twist. I'm sure you've heard of "speed dating," where you go from table to table and have a minute or two to introduce yourself. Well, this year we're going to try "speed networking." Come to Summit Brewery in downtown St. Paul on Thursday, January 13 from 4-6 p.m. with your business cards and elevator speech in hand. Make some new contacts and have a lot of fun! Your \$15 admission includes brewery tours, hors d'oeuvres and—of course—beer!

A week later, on Thursday, January 20, join us at Midland Hills for our first luncheon program of 2011. In the 21st century, protecting your clients from outliving their money is just as important as protecting them in the event of their early death. Curtis Cloke, president and founder of Thrive Income Distribution System, will be speaking to us on *Measuring the Value of a Guaranteed Lifetime Withdrawal Benefit*. Come for a delicious lunch, and stay for some informative CE—with some networking on the side. Remember, admission is included with your FSP membership!

Even though 2011 has just begun, your chapter is already hard at work planning programs for the 2011-2012 program year, which begins in August. This is your Society—we want to bring you programs that will be helpful in your practices and careers. If you have some ideas for programs—especially presenters for these programs—please let us know! Send an e-mail to plindemann@catholicunited.org.

Here's to a great 2011!

Underwriting isn't rocket science, it's an art



Use Hallett's easy and efficient underwriting process to paint your clients "Super Preferred"



Call us today! 952.449.9269
Or visit us online at: www.hallettfinancial.com



Program Highlights



Our dedicated volunteers -

Linda J. Bartlett, CLU
Dennis R. Beck, CLU, ChFC
Rob Cavanaugh
James M. Christian, CLU, ChFC
Drew DeWitt
Carole S. Evenchik, ChFC, CLU (not pictured)
Jeremy P. Green, CLU, CEBS, MSFS, CFP, CTFA, EA
Paul F. Johnson, CLU, ChFC
Jon Kennedy, CFP
John Klinkenberg
Rex L. Kohl, CLU, CEBS, CLTC
James R. Millikan, CLU, ChFC, CFP®
Debra C. Newman, CLU, ChFC, LTCP
Dyanne Ross-Hanson, CLU, CFP, ChFC (not pictured)
Dan Schuler
Bradley Struve, CLU

Thank you volunteers!

December 16, 2010

Feed My Starving Children Community Service Project

FSP-Twin Cities volunteers helped pack
26,000 meals which will feed
72 kids for one year and
donated \$500 to help with shipping
and supplies!



newman

LONG TERM CARE

Long Term Care Insurance is All We Do!®



Great programs, easy registration!

Register online www.sfsptwincities.org

Call 651.815.0668 or

Email sfsptwincities@comcast.net

Look What's Ahead...

January 13, 2011 Speed Networking

Wind down from the holidays and start the New Year right - join us at **Summit Brewery** to practice your networking skills with a round of Speed-Networking, take a tour of the brewery, and sample Summit's line of malt beverages.

Time:

4:00 PM - 6:00 PM

Location:

Summit Brewery
910 Montreal Circle
St. Paul, MN 55102
651-265-7800

CE:

NO CE on this program

Menu:

Appetizer buffet

Cost:

\$15 per person

**There is still time to
join us for this event!**

**Register today or bring a check
and join us as a walk-in!**

January 20, 2011 Measuring the Value of a Guaranteed Lifetime Withdrawal Benefit

Speaker:

Curtis V. Cloke, CLTC, LUTCF
CEO and Founder
Thrive Income Distribution System

Time:

11:00 AM Sign-in/networking
11:15 AM Lunch served
11:30 AM FSP-TC Chapter meeting
12:00 PM – 2:10 PM Presentation

Location:

Midland Hills Country Club
2001 Fulham Street
St. Paul, MN 55113

Cost:

No charge for FSP-Twin Cities members
No charge for a guest attending with member (one-time, no-charge attendance for guests who are eligible for membership)
\$50 for non-members

CE:

2-hours MN Insurance CE
Classroom credits, CFP, CLE (legal) (approvals pending), certificate of attendance for CPE (accounting) and PACE.

February 17, 2011 Back to the Future: Estate Tax Avoidance Planning A Video Teleconference streamed live over the internet from FSP National

Time:

7:30 AM Sign-in/networking
8:00 AM - 10:10 AM Presentation

Location:

Whitewater Office Building
12600 Whitewater Drive
Minnetonka, MN 5555343

Cost:

\$25 per attendee

Menu:

Continental breakfast

CE:

2-hours MN Insurance CE
Classroom credits, CFP, CLE (legal) (approvals pending), certificate of attendance for CPE (accounting) and PACE.

Registration:

Available by February 1 at the website. Watch for details!

Sponsorship

Start the New Year off with an Prime Investment... become a Chapter Sponsor!

Carole S. Evenchik, ChFC, CLU

Sponsorship Chair



Become a Sponsor of the Twin Cities Chapter for the Society of Financial Service Professionals. With three levels of sponsorships from which to select, you decide what level offers your firm the desired exposure and benefits. Your Sponsorship entitles your company name & logo featured on our chapter website, in all chapter marketing & presentation materials, an ad in the annual membership directory as well as in the monthly online newsletter, introductions at each program meeting as well as free attendance for one person from your firm at all of our regular programs plus much, much, more. By attending each program you have the opportunity to mingle with credentialed financial advisors addressing estate conservation and distribution, business continuity and succession, risk management, education, and retirement as well as special needs and elder care planning. To learn more about what an FSP Sponsorship can mean to your

firm please contact Carole Evenchik, CLU, ChFC at 651-308-8555 or carole@evenchikdailymoneymgt.com.



Jonathan Hind Financial Group is a comprehensive insurance marketing organization committed to helping our producers and agents improve their financial situation. Our customized programs and services allow our producers to focus their attention on the client as well as grow their business by providing them with:

- The potential for increased compensation and profitability
- Dozens of carriers with strong financial and products of integrity
- Specialized software and training
- Custom case design and technical resources
- Underwriting support and case packaging
- Kinship

Please call Erik Young 651-429-3868 to learn how JHFG could be a valuable resource for you in the future.

Corporate Sponsors

When you have the chance, be sure and say “thanks” to our chapter sponsors for their investment in ethics, education, and relationships in the Twin Cities financial services community. They are some of the Twin Cities finest financial professionals!

PLATINUM	ING/Midwest Financial Solutions James R. Millikan, CLU, ChFC, CFP Paul E. Peterson, CLU, ChFC 888.390.0162 jim@midwestfinsol.com paul@midwestfinsol.com	GOLD	Paragon Insurance Agency Daniel Schuler 612.743.1323 dschuler@paragonmn.com
PLATINUM	MassMutual David L. Austin II 612.492.9319 daustin@finsvcs.com	GOLD	Prime Mortgage Mark Merry 952.841.1741 markm@prime-mortgage.com
GOLD	Anchor Bank Robert Deuth 651.675.4676 robert_deuth@anchorlink.com	GOLD	Prudential Financial Steven J. Springer, CLU, ChFC 763.542.1450 steve.springer@prudential.com
GOLD	Foster Klima & Co. LLC Douglas K. Flink, CLU, ChFC 612.746.2200 doug.flink@fosterklima.com	SILVER	AdvisorNet Insurance Aaron Niedorf 612.347.8600 aniedorf@advisornetinsurance.com
GOLD	Hallett Financial Group, Inc. Jeremy T. Hallett 952.449.9269 jeremy@hallettfinancial.com	SILVER	Comer Consulting, LLC John Comer, CFP 763.540.0711 john@jcomerconsulting.com
GOLD	John Hancock Life Insurance Michael J. Loney 952.935.2424, X 203 Michael_loney@jhancock.com	SILVER	Jonathan Hind Financial Group Erik J. Young 651.429.3868 erik@jhfg.com
GOLD	Newman Long Term Care Debra C. Newman, CLU, ChFC, LTCF 612.454.4402 debn@newmanltc.com	SILVER	Ohio National Financial Services Bradley Struve, CLU 651.731.7910 brad@struveandassociates.com

A Word from Our Sponsors...

Insurance: There's an App for That!!!!

John Klinkenberg

President, Paragon Insurance Group, LLC

People are relying on their mobile devices more and more each day, whether it is to have constant access to email, to provide directions or to simply provide entertainment with music and games, it has become clear that our phones serve a greater purpose than just a phone call. Insurance companies are becoming privy to the benefits a smart phone app provides; both Travelers Insurance and Progressive Insurance have launched applications that allow a client to review their policy, call their agent or make a claim directly from the application. These applications provide step-by-step directions during a claim, help locate the nearest repair shop and can even call for a tow truck. Call Paragon for help adding an application to your iPhone or Blackberry today and get the piece of mind of knowing we will be there whenever you need us.

Name:

John Klinkenberg

Company:

Paragon Insurance Group, LLC

Mailing Address:

431 South 7th Street, Suite 2480
Minneapolis, MN 55415

Telephone:

612-338-9179

Email:

jklinkenberg@paragonmn.com

Web Site:

WWW.ParagonMN.COM

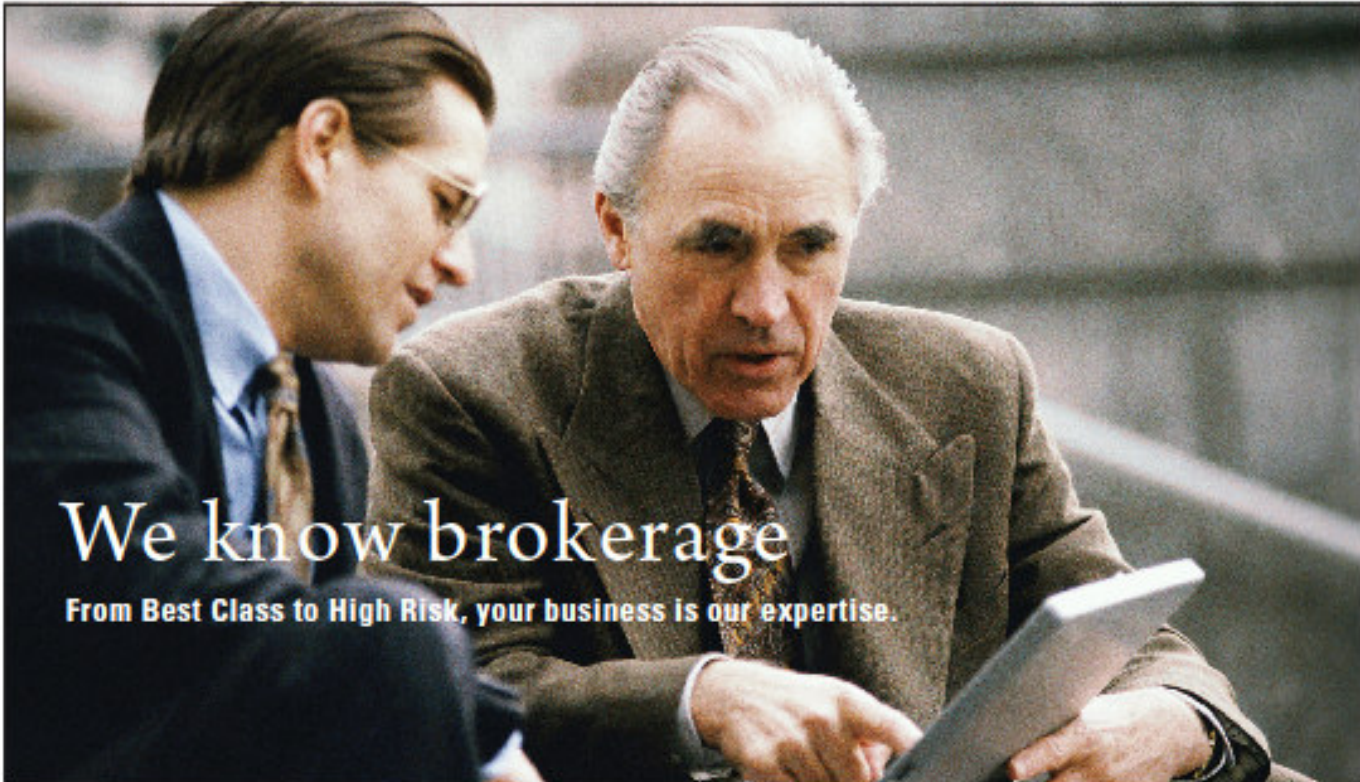
John Hancock
LIFE INSURANCE

Case Closed.

ADVANCED MARKETS — GIVING YOU THE ESTATE, BUSINESS, AND RETIREMENT PLANNING TOOLS AND RESOURCES TO CLOSE CASES.

- JH Solutions — providing simple solutions for complex ideas
- Custom case design and consultation
- Legislative updates, quarterly calls featuring industry experts, monthly e-newsletter, and online Advanced Markets Library
- Experienced and knowledgeable attorneys, accountants, and Advanced Markets Consultants ready to help with your most complex cases

For more information, call Michael Loney at 952-935-2424 x203 or 800-736-7737 x203.
www.jhsalesnet.com John Hancock Life Insurance Company (U.S.A.), 197 Clarendon Street, Boston, MA 02116. MLI081004409



We know brokerage

From Best Class to High Risk, your business is our expertise.

Submit your next case to us, and find out what we have to offer...

COMPETITIVE PRODUCTS

Life Insurance

- A Broad Portfolio of Life Insurance Products - UL, Whole Life, Term Life and Survivorship

Disability Income Insurance

- BOE and Buy-Sell
- Own Occupation Protection
- Multi-Life or Individual DI Insurance
- Protect ability to save for retirement

Long Term Care Insurance

- From a Company that's in the business for the long term
- Reimbursement or Indemnity Policies

SERVICE YOU DESERVE

Estate Analysis & Business Planning

MassMutual Retirement Services

The MassMutual Trust Company, FSB*



We'll help you get there!



For more information contact:

David Austin

Brokerage Director

901 Marquette Avenue, Suite 2600

Minneapolis, MN 55402

Phone: 612-492-9319

Fax: 612-372-4735

Email: daustin@finsvcs.com

LIFE INSURANCE • DISABILITY INCOME INSURANCE • LONG TERM CARE INSURANCE

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives. Insurance products issued by MassMutual, 1295 State Street, Springfield, MA 01111-0001 and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company, 100 Bright Meadow Blvd., Enfield, CT 06082. *The MassMutual Trust Company, FSB is a wholly owned stock subsidiary of MassMutual. CRN201112-127786

Minnesota Business Ethics Award

Honor Ethical Excellence

Are you impressed with the ethical practices of a business?
Nominate them for the 2011 Minnesota Business Ethics Award!

Visit

www.mnethicsaward.org

and complete the online nomination form by
January 28, 2011

The MBEA is sponsored by
the Center for Ethical Business Cultures,
the Twin Cities Chapter of FSP, and the Minnesota Society of Certified Public Accountants



**ATTEND THE
2011 MINNESOTA BUSINESS ETHICS AWARD™**

Celebrate the outstanding character of Minnesota's business community.
Recognize firms with cultures of integrity.

HONOR ETHICAL EXCELLENCE

The MBEA Awards Luncheon will be held from 12:00 noon –1:30 p.m. on Wednesday, May 18th, 2011, at the **Nicollet Island Pavilion** in Minneapolis. Hear keynote speaker **Nancy Feldman**, President and CEO of UCare®.

Please register at mnethicsaward.org

 Thanks to *Twin Cities Business*, the 2011 MBEA print media sponsor.


CENTER FOR ETHICAL
BUSINESS CULTURES™
Creating Ethical & Profitable
Business Cultures™


Society
of **FSP**™
Financial Service Professionals
TWIN CITIES CHAPTER


MN
CPA
Minnesota Society of
Certified Public Accountants

**WE'VE GOT THE BEST SEAT
IN THE HOUSE.**



ING is proud to support the Society of Financial Service Professionals

At ING, we believe part of making your future easier means supporting the organizations that enrich the lives of us all. We're dedicated and proud to support you.

Contact us for more information.

Paul Peterson CLU, ChFC,
Managing Director
7100 Northland Circle, Suite 408
Brooklyn Park, MN 55428
1.888.390.0162, paul@midwestfinsol.com



RETIREMENT INSURANCE INVESTMENTS

Registered Representative of and securities offered through ING Financial Partners, (Member SIPC). Please log on to www.ing.com/us for information regarding other products offered by ING. Not all products available in all locations. © 2007 ING North America Insurance Corporation.

clients and the service we give them. Our Code of Professional Responsibility dictates who we are. Let's show the Public what true professionals adhere to with and in our practices!!

We have committees in our Chapter that need help. Come and give this helping hand. We have numerous calls to make and only so many people to do it. Can you spare an hour or so a month for the next 3-5 months? This can be done from the comfort of your home or office. Let us know.

I wish each of you a Very Blessed and Successful Year and thank you again for participating in our Chapter.

Dennis

Comer Consulting, LLC

*Helping financial advisors define a
Carriage Trade Experience*

**More red carpet.
Less red tape.**

Bank with a big bank and you're likely to find yourself dealing with layers of loan officers, assistant loan officers, vice presidents and assistant vice presidents. Bank with Anchor Bank and you'll find yourself dealing with one basic level – people who'll give you our special brand of personalized service and get the job done for you. Call Anchor Bank. We'll be your biggest fan.

ANCHOR  BANK.

Anchor Bank

www.anchorlink.com

1570 Concordia Ave. • Saint Paul • 651-747-2900

Twin Cities Chapter Leadership 2010/2011



Chapter President

Dennis R. Beck, CLU, ChFC
LCM Group, Inc.
651-344-7202 dennis.beck@charter.net

President-Elect/Membership Co-Chair

Jeremy P. Green CFP®, CLU, CEBS, MSFS, CTFA
Carlson Capital Management, Inc.
952-230-6704 jeremy@carlsoncap.com

Treasurer

Dyanne Ross-Hanson, CLU, CFP, ChFC
Exit Planning Strategies, LLC
651-400-1106 drh@exitplanstrategies.com

Membership Co-Chair

F. David Williams, CLU, CEBS
FDWilliams & Associates, LLC
612-839-7588 dwilliams@fdwilliamsassociates.com

Program Chair

Paul A. Lindemann, CLU, FLMI, ACS
Catholic Aid Association
651-490-0170 plindemann@catholicunited.org

Sponsorship Chair

Carole Evenchik, ChFC, CLU
EvenChecks & Balances, LLC
651-308-8555 carole@evenchikdailymoneygmt.com

Communications Chair

Mary (Kathy) Nemer, CLU, ChFC
DS&B Financial
651-287-6201 knemer@dsbfinancialservices.com

Pro Bono Chair

David M. Jungquist, CLU, ChFC
Octagon Financial Network, LLC
952-885-2728 djungquist@octagonfinancial.com

Director

Linda J. Bartlett, CLU
Foster Klima & Company, LLC
612-746-2216 linda.bartlett@fosterklima.com

Director

Cheryl Bonkowske, CLU, ChFC, FLMI
John Hancock Life Insurance Company
952-935-2424 Cheryl_bonkowske@johnhancock.com

Director

Paul F. Johnson, CLU, ChFC, FLMI
Cincinnati Life Insurance Company
952-942-1832 paul_johnson@cinfin.com

Director

Rex L. Kohl, CLU, CEBS, CLTC
Associated Financial Group
952-945-0200 rex.kohl@associatedfinancialgroup.com

Director

Erik Young
Jonathan Hind Financial Group
651-429-3868 erik@jhfg.com

Midwest Region Liaison/MBEA Committee

James M. Christian, CLU, ChFC
Jim Christian, Inc.
952-898-3060 jim@jcretire.com

Chapter Executive

Sandy Beeson
651-815-0668 sfsptwincities@comcast.net

Chapter Accounting Professional

Sherry B. Gunelson, CPA
651-731-3663 sbgunelson.ltd@comcast.net