The Society's purpose is to substantially enhance the wisdom and capabilities of credentialed financial service professionals. The Society makes its members more productive and better able to serve clients by delivering advanced knowledge and networking on a peer to peer basis. We provide ethical guidance and the prestige of belonging to a respected financial society.

We are the only professional organization in the industry that requires its members to be credentialed or actively pursuing one of these widely-recognized financial service designations or degrees: CLU, ChFC, CFP™, CPA, JD (licensed attorney), RHU, REBC, CLF, CFA, CTFC, MSM, MSFS or CEBS®.

Immediate Past President's Message
Adelina Martorelli, JD, LL.M, CLU, ChFC, Nationwide Trust Co., FSB

Where has a year gone? It seems like in a blink of an eye my Chapter year as President has flown. But with such a wonderful Board and a very efficient Chapter Executive office is it any wonder that the year flew!

In writing this last KeyFacts "Message," I want to thank you the members, for giving me the opportunity to represent and serve you. It has been an honor and a pleasure.

What a whirl-wind year the Chapter has had! Thanks to you we had five successful Sections meetings, four informative KeyFacts reports, three pack-filled DVD programs, a great Annual Institute meeting and don't let me get started on our outstanding Annual Financial Professionals Dinner. We also had successful cosponsored programs with the Greater Philadelphia NAIFA, Philadelphia Estate Planning Council and the PA Institute of CPA - Greater Philadelphia Chapter. I know our Chapter is looking forward to working with these excellent organizations again next year.

In addition to meeting the Chapter's mission of providing top-notch education to our members, the Chapter also gave back to our community. The Chapter was involved with both the Habitat for Humanity and the American Red Cross programs.

All of the above-mentioned activities would not have occurred if it wasn't for the Chapter Committee Chairs that organized and then implemented these programs and services. I am truly grateful to them. They were:

Membership - Tony Smith and Mike Fellmeth,
Sections & CE - Frank Urso and Frank Norton,
PR & Community Service - Paul Velho,
KeyFacts - Bob Flood,
Annual Institute Meeting - Joe Little,
Annual Financial Professionals Dinner - Jeff Podraza,
DVD conferences - Jon Corle,
View from the Top - Ron Capone,
Directory - Chris Gleeson,
Board Nominations - Gail Brittingham,
Ethical Guidance - Joe Saakiewicz,
National Liaison - Howard Soloway and
our Chapter Executive office - Christine Boylan, Marybeth Pollart, and Sharon Lewis-Gregg.

Thank you for your commitment to excellence and to your continued service to our chapter members.

I welcome the new Board members - David Brain, Mark Baicker, Marian Coffey and William Cooper to the Board and congratulate David Karr on becoming our next Chapter President. I know it will be an exciting and fun year for them.

In closing, I look forward to my new role as "Immediate Past President" and my continued support as a proud member of the Greater Philadelphia chapter of the Society of Financial Service Professionals.

Article: Incorporating Direct Response into Your Sales Efforts
Warren Hunter, DMW Worldwide LLC

While “closing the deal” is the ultimate goal of any sales effort, we all know that there's much that goes on behind the scenes. Getting to the end game doesn't “just happen” without adequate preparation and follow through. But have you considered that getting from lead generation to product or policy sale is improved when direct response advertising is added to existing brand building efforts?

What are the differences between brand — or awareness — advertising and direct response advertising? And what are the pitfalls to avoid in incorporating direct response to improve your existing sales efforts? Visit www.gpsfsp.org to read more!
Warren Hunter is president of DMW Worldwide, a full-service direct response advertising agency with offices in Wayne, Pa and Plymouth, Mass. The agency provides strategic planning, creative, database management, broadcast, media, production, fulfillment and Web site promotion. Hunter can be reached at 610-407-0407 or e-mail at whunter@dmwdirect.com. Visit DMW on the Web at www.dmwdirect.com

**Not So Long Ago . . . .**

Dave Watson, CLU, ChFC, AEP

1946 . . . President Runcie Tatnall invited Chapter members to a luncheon meeting at the University Club, 16th and Locust Streets. The two-hour meeting cost $1.40 and included lunch and a presentation entitled “Risk Appraisal”, by Dr. Harry Dingman, Vice President and Medical Director of Continental Assurance Company. . . . The national president of the Society of CLU was the Chapter’s own Clifford Orr, who had been Chapter president in 1933-34 . . . In the midst of spiraling inflation and a post-war housing shortage, ranch houses began springing up all across the country . . . The Philippines were granted independence . . . Assault won the Triple Crown and Ben Hogan won the PGA.

Visit [www.gpsfsp.org](http://www.gpsfsp.org) to read about 1976, 1986 and 1996!

**Editors Comments**

Robert Flood, CLU, ChFC, MSFS, Westport Worldwide, LLC

For the past two years, I have been the Editor of KeyFacts one of the vehicles used to communicate with the membership of the Greater Philadelphia Chapter of SFSP. Topics such as Social Security, Interest Rates, Estate tax repeal, Health Care, Elliot Spitzer and Ben Bernanke have been discussed in my comments. These are all relevant topics today, even Mr. Spitzer as he pursues the office of the Governor of the State of New York. That is Mr. Spitzer is “pursuing to win the election not to pursue the current Governor for some obscure criminal charges.”

The Chapter is committed to sending KeyFacts in electronic format with enhanced readability.

Dave Watson’s article above is filled with experts of the great history of the Greater Philadelphia Chapter. The Board and David Karr as the new President will continue the great chapter offerings that bring value to your membership. It will be our Chapter’s 75th anniversary. We do need your support to attend our programs and to get involved. Additionally, please ask a business associate who is not a member to join the Society. This was a great experience for me to contribute to the Chapter as Editor of KeyFacts – Best Wishes!

**Register Today for These Upcoming Chapter Events!**

Register at [www.gpsfsp.org](http://www.gpsfsp.org)

**Wednesday, September 20, 2006**

**DVD Program**

**Topic:** Pay Me Now or Pay Me Later – Case Studies in Insurance Sales Malpractice

Location: Drexel University, LeBow College of Business, 3141 Chestnut St. Philadelphia, PA 19104 – FREE Parking

Registration: 11:30 am; Program: 12:00 – 2:00 pm

Cost: $40 members; $55 non-members (includes CE, course book, and continental breakfast)

CE: Insurance, CLE, CPE, CFP, ICB, and PACE credits.

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