

October 2006

CBS Update

We are very pleased to provide you with our bi-monthly newsletter, **Benefits Insights**. Each one features an article relating to a topic specific to qualified retirement plan legislative and administrative issues. We hope you find these articles informative and we welcome your feedback. Past issues of the newsletter have been posted on our website. We invite you to visit our website at www.creben.com.

WE'RE MOVING !!!!

After almost two years of haggling with the city over zoning ordinances, the completion of our new office condo building is coming to fruition and we will finally be moving our Ohio office. In addition, our Michigan office address will be changing at the same time.

The move is scheduled for the week of November 6th and we will be closed from Monday, Nov. 6th through Thursday, Nov. 9th. We will monitor messages and therefore, if you need to speak with someone during that time, please either leave us a voice message or send us an email and we will get back to you as soon as possible.

Effective November 6th, our new addresses are as follow: (Note our phone numbers will not change.)

Ohio Office:

**10155 Broadview Rd., Ste. 6
Broadview Heights, OH 44147**

Michigan Office:

**7111 Dixie Hwy, PMB #119
Clarkston, MI 48346**

CONGRATULATIONS TO

Maryliss Wozniacki, on earning the QPFC (Qualified Plan Financial Consultant) and the QKA (Qualified 401(k) Administrator) designations through the American Society of Pension Professionals & Actuaries.

A LESSON TO BE LEARNED

Contentment is not the fulfillment of what you want, but the realization of how much you already have.

Author Unknown

EDUCATION CORNER

Steve Persons, Maryliss Wozniacki, Jennifer Bufe, and Brian Secret will be attending ASPPA's National Conference in Washington, DC this month.

GET TO KNOW CBS STEVE PERSONS

Steve Persons, MAAA, FCA, MSPA earned his degree in Accounting from Kent State University and has been in the pension field since 1977. He joined CBS in 1988 and has served as its President since 1989.

His Designations and Licenses include:

- Member, American Society of Pension Professionals and Actuaries (ASPPA)
- Enrolled Actuary
- Member, American Academy of Actuaries (MAAA)
- Fellow of the College of Pension Actuaries (FCA)
- Member, Society of Pension Actuaries (MSPA)
- Registered Representative (Series 7)
- General Securities Principal (Series 24)
- Certified Public Accountant
- Life, Health & Variable Annuity License

Last year, ASPPA appointed Steve as the Subject Matter Expert (SME) on Plan Design. Acting in an expert advisory role, this position provides input and support to ASPPA's Chief of Pension Education, Technical Education Consultants and other designated ASPPA staff. The SME is responsible for maintaining up-to-date expertise in a specific subject area in order to participate in evaluating curriculum and program material for consistency with defined learning objectives. SMEs recommend changes and participate in discussions of the depth and breadth of topic coverage, in particular for exams and credential programs.

Steve is also an Investment Advisor Representative and a Portfolio Manager of Beacon Capital Management, Inc. and a Registered Representative of Fortune Financial Services, Inc.

Steve and Lola, his wife of 37 years, live in Broadview Heights, Ohio and have two grown daughters.

Ohio Office

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Michigan Office

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Clarkston, MI 48347
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Referring a friend or business associate to our Firm is a compliment at the highest level. We sincerely appreciate your referrals.

If you know someone who might benefit from receiving our newsletter, please provide us with their name and address so we can add them to our list.