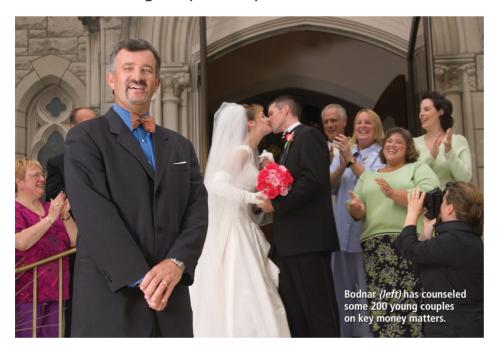


A Perfect Wedding Gift

Planner's teachings help lessen potential financial strife for a new husband and wife



WHEN JOHN BODNAR, CFP®, was asked to create and teach a financial component for the Pre-Cana class at St. Vincent Martyr church, he did what any diligent financial planner would: researched the numbers. He discovered

that half of all divorces—or one out of every four marriages—results from money problems. "That lit the fire for me," says Bodnar, "I tell the couples I'm there to make sure it doesn't happen to them."

More than 200 couples later, Bodnar, president of Bodnar Financial Advisors, Inc., in Florham Park, N.J., is still offering lessons on money and its potential as a "love buster" at Pre-Cana, a daylong class the Catholic Church requires of couples planning to marry.

Anthony Profaci was initially skeptical to see a financial planner on the program when he and his now-wife, LaRease, attended a few years ago. "But John made us realize how the partnership of marriage includes love and money," says Profaci. The couple later became clients of Bodnar. "Even though we were a young couple just starting out," Profaci says, "John has always treated us as if we were million-dollar clients."

Bodnar's discussion includes budgeting. money management styles, and the nitty gritty wills, insurance protection, retirement plans—as well as recognizing and resisting a culture of consumerism. He urges couples to have weekly "board meetings of Our Marriage, Inc." to keep money issues from bankrupting and draining the love out of marriage.

"John always gets rave reviews," says Ronnie Kemp, Pre-Cana coordinator for St. Vincent Martyr, in Madison, N.J. "He brings a very fresh approach to what could be a boring topic."

"I love helping couples get off to the right start," says Bodnar. "I remind them they're going from financial independence to interdependence. With some effort and a lot of talking, newlyweds can find financial bliss."

CHOOSING A FINANCIAI PLANNER YOU CAN TRUST

At the heart of any working relationship with a financial planner is trust. Trust is built on two factors: the planner acting in your best interests, and full disclosure of the planner's background, business practices, and other

Full disclosure means the planner is forthright in providing answers about his or her work experience, compensation, methods of planning, and so on. For example, what business relationships does the planner have? These might be relationships with companies whose products the planner sells, or referral fees the planner earns by referring you to certain professionals.

The financial planner also should disclose any disciplinary actions that may have been taken against him or her by various government regulatory agencies and professional associations.

If you do not receive full disclosure from a financial planner, that is a sign you should take your financial planning needs elsewhere.



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