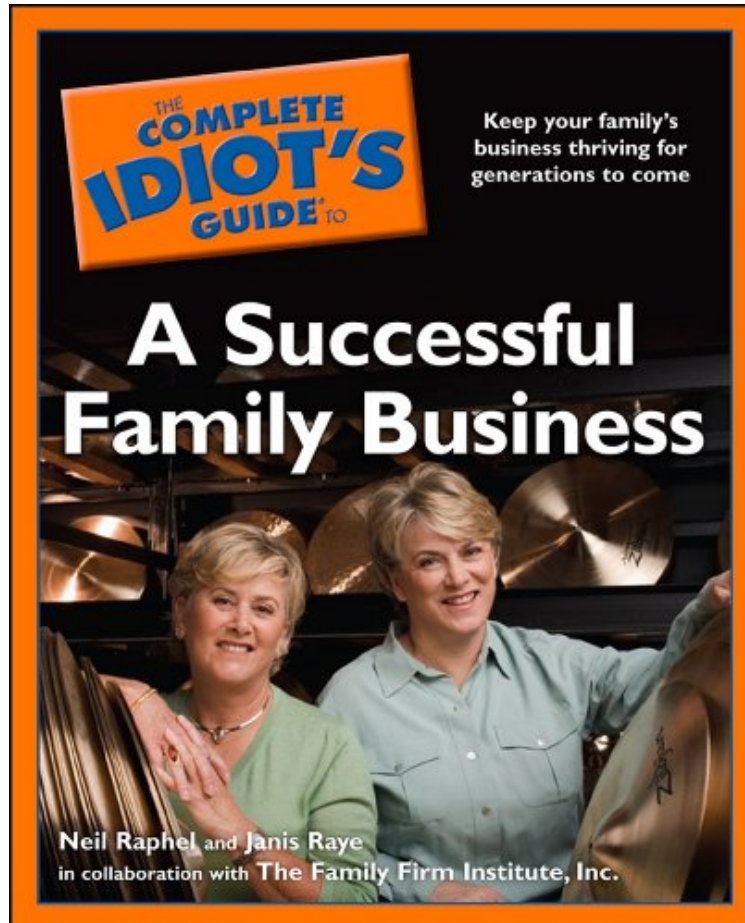


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About the AuthorFamily Firm Institute (FFI) is an international professional organization dedicated to providing education and networking opportunities for family business and family wealth advisors, educators and researchers and to increasing public awareness about trends and developments in the family business and family wealth fields. Neil Raphel is the founding partner of the successful family business Raphel Marketing and the co-author and publisher of Loyalty Marketing Resource Book and Up the Loyalty Ladder.