

# in FORMational

SUMMER | 2013

## RELATIONSHIPS THAT LAST BY TYSON RAY CFP®

Before FORM Wealth, before children, before wedding vows, before college degrees or high school diplomas, Luke and I became best friends in grade school. Luke's family moved to the Lake Geneva area over the Christmas holidays. It was the first week of January 1986, in the sixth grade, when I walked in to find the new kid sitting at the back table. The class at Woods School had 12 students total, and only 3 boys until Luke showed up. Luke made the fourth boy, which meant we could team up to have snowball fights, water balloon fights and all the things boys could do when there were even numbered teams. Best friends quickly grew to more of a brotherhood. Luke and I have sisters, so we both became the brother we'd always wished for.

In the seventh grade, my parents divorced, and I became even closer to Luke's family. His parents became second parents to me, providing a safe place and an example of what a family can look like when they stay together. To this day, I admire the healthy marriage and family life Luke's parents have embodied.

Before high school started, Luke's family moved back to the Twin Cities. Our friendship was forced to transcend distance while I stayed back in the Lake Geneva area. When I was 16, a father figure of mine died of cancer. I visited Luke and his family for a week to grieve. Through calls, letters and several visits, our friendship lasted, though we were apart, until the end of our junior year of high school.

We were both thrilled when Luke's family moved back to Lake Geneva for our senior year of high school. We enjoyed being on the football team together, hanging out with our friends and graduating from the same high school.

We packed up everything we could possibly fit into two cars and did the long drive south to attend the University of West Florida in Pensacola together. We joined the same fraternity and enjoyed all kinds of experiences college offered as we both earned our degrees and then went directly into the financial services industry after graduation. Within a few months of graduation we



Tyson Ray and Luke Kuchenberg, 1988.

both decided to move back to the Lake Geneva area and continue our financial servicing practices.

In 2001, we ended up working for the same firm in the same office. Shortly after, in 2005, two brothers, best friends, and business colleagues created a team which is today known as the FORM Wealth.

*continued on page 3*



**FORMwealth**  
— an Independent Firm —

Tyson Jon Ray  
Certified Financial Planner™  
Founding Partner

Luke Kuchenberg  
Certified Financial Planner™  
Founding Partner

431 Geneva National Ave. South, Lake Geneva, WI 53147  
(262) 686-3005 / (844) 600-3008

[www.formwealth.com](http://www.formwealth.com)



## 2013 Haiti Team

# FORM – “M” STANDS FOR MISSION BY TYSON JON RAY CFP®

## THE HAITI IMPACT

Providing relief and support

**Actions speak louder than words, and we seek to help our clients realize we live out our philosophy here at FORM Wealth Management.**

I was privileged to lead a team of 21 people from Children’s World Impact (CWI) who recently returned from a week long endeavor in Haiti to provide relief and support to a village and some orphans in the mountain region outside the capital city of Port au Prince.

The village known as Boucan Carre had recently been washed out by some torrential rains which caused the river to literally sweep away homes and wipe out the village’s crops. There were several homes completely swept away and 64 additional homes severely damaged. Several people were dead and many missing. The village mayor and an appointed committee were still assessing the damage when the CWI team arrived.

The CWI team brought in over 30 duffle bags containing 1,500 pounds of clothing, food and supplies (donated by generous individuals from



Children’s World Impact Amos School

Walworth County) in addition to rice and beans (bought at a local market) to provide relief and aid to the people of Boucan Carre. The mayor explained to the CWI team what had happened during the storm and how the committee had been assessing the damage and the needs of the people. After the CWI team received a tour of the village and the devastation left in the wake of the storm, the mayor and the committee invited the CWI team to join them in the church where they had gathered the people of Boucan Carre. I was able to speak on behalf of CWI and its donors to communicate a sense of hope and let them know how we anticipated the resources we brought would provide relief to their overwhelming circumstances. The committee took charge of distribution so the CWI team, with the help of interpreters, was able to listen to and encourage the people of Boucan Carre.



Children’s World Impact Joshua Building

The CWI team spent most of their time at the Fedja Orphanage in the town of Mirabele. Crews from the team worked alongside Haitian workers to accomplish the following tasks: install filters on the water pumps to provide safe water for the children; analyze and help address additional plumbing issues at the orphanage; demolish and clean out a cement trellis-roof that was falling apart and causing injury to the cooking staff in their outdoor kitchen area; distribute food and clothing to the children in need; fill backpacks with school supplies; deliver laptops for the school at the orphanage; create and organize a stock of supplies for the school teachers; empty and clean out a shipping container of supplies,

*continued on page 4*



## THE REALITY OF DEATH BY TYSON RAY CFP®

**After being in this business of servicing clients for over 15 years, death has become all too common. However, common does not mean easy. When clients become like an extension of who you are, when you spend years and years building trusting relationships, and when your clients are like family, death is hard. Death is inevitable, and no matter what you believe about God, death leaves the rest of us with the loss of your presence.**

When death does come, it is a time for us to reflect and summarize who you were and who we were to you. Over the past 15 years, I have attended many clients' funerals. In fact, it is often at a funeral that I truly have an appreciation for what my job is all about. What I find at a funeral is that my job is not about black ink on white papers, it is not about numbers or dollars, but rather about how wealth can enhance the experiences in a life and create a legacy for those left behind.

In attending a funeral, I have been asked to speak about the deceased and I have also just sat in the back and listened. However, this past May, for the first time in my career, I was asked to be a pallbearer for a client who passed away all too early in life at the age of 66. My client, my friend, had been a client since I started. We planned putting his two kids through college without debts - which we did; we planned funding weddings - which we did; we celebrated his grandchildren together; and all along, we were preparing for his retirement. He and his

wonderful bride celebrated 35 years of marriage only a few weeks before he lost his life to cancer.

I have been honored in many ways and have experienced different forms of success in my life. I have been given various awards and accolades in my career and received many nice compliments along the way. However, to be told from the son of my client that his father, as they prepared for his funeral services, specifically asked me to be one of his pallbearers, was truly humbling and honestly the greatest compliment I have been given by a single client in my entire career.

In hindsight, I ask myself what I did to deserve this honor, to walk alongside his son, the man who married his daughter, and his best friends in life. What did I do over the past 15 years to deserve this? In reflection, I realized I was just myself. I was just the person that I am, who cares about others, who was willing to ask the hard questions, process the tough decisions and, right up to the end, be someone that could be counted on. I am honored to say my last meeting with this client was an occasion to pray with him and thank him for the opportunity to serve him. I was also able to let him know I would be there to continue this relationship with his now widowed wife and family.

Death is sudden for some, delayed for others, but will affect us all. It is something we try to help each of you, as our family of clients, plan for and provide for together. ■

*continued from page 1*

## RELATIONSHIPS THAT LASTS

FORM is founded on the philosophy of building relationships for the long-term, the belief that we are here to help one another and the philosophy of friendship, trust and family.

We wanted to share some of our history with you so you know the team that stands behind you is rooted in a friendship that has lasted over 25 years. ■

Carson Ray and Jackson Kuchenberg. Luke and Tyson have been friends for nearly 3 decades. Yet their sons, only a few months apart, will be in the same grade and will have the opportunity to be friends even longer.





## A MIDSUMMER NIGHT'S DREAM BY LUKE KUCHENBERG CFP®

**“Jack, I think it’s over here...” I said as we tried to slowly and methodically sneak up to where we lost sight of it. ‘A few more steps and I think we can catch it’ is all I kept telling Jack, as I could see his determination turning into a bit of frustration at this game of hide and seek we seemed to be playing. “Just about there... keep your eyes open now... THERE IT IS, JACK!” As Jackson made the swift movement to capture the winged object of our desire, I saw his face glow more brightly than the luminous creature we had just nabbed. The lightning bug was ours! Let the celebration begin!**

How the good Lord makes those little bugs light up still just amazes me and, better yet, astounds Jackson. Of course, we went on that night to catch many more of this bug’s friends and family members, only to let them go at the end of evening. This was a little sad for Jack, as he really wanted to keep them. Like a new puppy, Jack wanted to raise those bugs and keep them as his pets. After a little talk with him, he was okay letting them go. I think it was his feeling that those tiny bugs might miss their mom and dad and maybe even their sisters that convinced him. After all, “sisters need their big brothers,” Jack said.



The thoughts and feelings of that night are still fresh with me, though it was a while ago now. Those amazing little glow bugs are only with us for a short time in the summer. Up to that point, Jack and I had not yet chased these elusive fireflies as they light up here and there throughout the yard. As I have written about over the last years that I have been blessed with these two wonderful children, it amazes me how 30 minutes with them can change your life. Those activities or conversations act like mile markers in the path we walk as parent and child. I may forget a lot of things over the years, but this night will remain. These are the memories and experiences that truly make a life, and a legacy that lives beyond me now in Jack. Abraham Lincoln once said, “In the end, it’s not the years in your life that count. It’s the life in your years.” Jackson and Lauren, as interesting as it sounds, your birth has given me life... thank you. ■

*continued from page 2*

## FORM – “M” STANDS FOR MISSION BY TYSON JON RAY CFP®

then build shelving to organize and distribute the supplies in the shipping container; sift sand to stir up concrete for benches being made along the outside of the orphanage; help tile the indoor kitchen area; and clean out and reorganize a storage area for tools that had rain damage.

In addition to the work projects, the CWI team was able to spend time playing games and falling in love with the children of the Fedja Orphanage. The team was also present for the dedication and

opening of the Joshua House for the older boys of the orphanage. CWI funded the Joshua House and the team was honored to stay in this building during their time at the orphanage, as well as to experience the joy of those boys who were excited to move in! ■

If you would like more information about Children’s World Impact go to their website [www.childrensworldimpact.org](http://www.childrensworldimpact.org) • call: 262.245.4KID (4543) • email: [info@childrensworldimpact.org](mailto:info@childrensworldimpact.org).



**JUDY MOSER**  
Administrative Assistant

## MEET THE TEAM: JUDY MOSER

Judy was born and raised in Oswego, Illinois. She met her husband, Mike, while working in Aurora, Illinois. They moved to Walworth, Wisconsin in 2007. They have four grown children and three young grandchildren—all girls. Judy spends as much time as she can with her family.

Judy has a background in education; she is a former teacher and school administrator. After retiring from that field, she missed being part of a collegial team, so she has joined the group at FORM Wealth in Lake Geneva as an administrative assistant.

Judy enjoys cooking and baking, reading and family time. She likes to travel on family vacations, recently going to Italy with her mother and a group of her brothers and sisters. They are beginning to plan their next trip—hopefully to Ireland. Judy is also an active volunteer with her church and other civic organizations.

Judy assists the team with whatever they need so they can best serve the clients of FORM Wealth. Her goal is to make everyone feel welcome and appreciated and to make things as simple and efficient as possible. ■

## FORM FAMILY



Nelson Ray - 9



Austin Ray - 8



Carson Ray - 4



Jackson Kuchenberg - 4



Lauren Kuchenberg - 2

## MISSION STATEMENT

FORM Wealth seeks to be a family's sole financial advisor. Working with only a select number of clients, we consult by knowing your Family, Occupation, Recreation, and Mission. Then, we focus on risk management.

## FORM OF HELP

If you have someone you care about who might benefit from our services, we invite you to let us know. We are here to help you and often that can come in the FORM of helping those you care about. We invite them to experience the skill and dedication of a team built on integrity, client service and a spectrum of services for individuals, families and institutions.

- Investment Management & Monitoring\*
- Retirement Income Planning
- Estate Strategies
- Life Insurance & Long Term Care
- Debt Management & Lending\*\*
- Business Succession Planning

To learn more, contact FORM Wealth today at 262-686-3005 or visit us at [formwealth.com](http://formwealth.com).

\* Professional money management is not suitable for all investors. \*\* Offered through Raymond James Bank.