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FPA NorCal 2011

Available Now for Early Birds

Who Would Like to Fly Home with \$100 in Their Beaks

*by Bob Goldman
2011 FPA NorCal Conference Committee*

Yes, it's true! Early Bird registration is now available for FPA NorCal 2011. The annual extravaganza of learning, networking, and professional camaraderie will be held at the San Francisco Palace Hotel on Tuesday, May 31 and Wednesday, June 1, 2011. It's the perfect time and place to continue – or start – your relationship with FPA NorCal.

Planning for the 2011 event started as soon as the last of the happy 2010 attendees made their way out the front door of the Palace. The conference committee has listened to your feedback and debated our own ideas, to put together what we have every confidence will be another outstanding event in 2011.

We can't give you specific information now, but rest assured you'll face the usual FPA NorCal dilemma – which absolutely essential breakout section should you attend in any given time slot? [Since you can't go to more than one, it's good to know that you will receive a CD after the conference is over with audio from all the presentations. And that CD is free, by the way, not like some other conferences we could name.]

Add world class keynote speakers, creative networking opportunities, and a repeat appearance of minicupcakes during afternoon breaks, and you'll under-



Bob Goldman is a member of FPA San Francisco Chapter. He is the owner of Bob Goldman Financial Planning.

stand why FPA NorCal has earned a reputation as one of the most exciting and most useful of all financial planning conferences – the perfect place to pick up on the latest trends, meet other successful planners, and gather up scads of CEUs. All in a location right in your own backyard.

So why wait? Early Bird registration for FPA NorCal 2011 is now available at www.fpanorcal.org. You will save \$100 if you register now, so we suggest you seize the moment – and your conference badge – and the \$100 in savings –

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**THE Financial Services NETWORK is
pleased to welcome:**

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For information on joining **THE NETWORK** please contact our President,
Daxs Stadjuhar or our Managing Director, Gordon Dunne at (650) 571-1934

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FPA NorCal 2011

Cont'd

by registering at limited-time, reduced prices for both FPA members and non-members.

Also available on the site will be complete information on special conference rates for attendees who want to spend a night or two basking in the luxury of the famous San Francisco Palace Hotel.

Early Birds, start flapping your wings. Registration is fast and easy, and it all starts when you land on www.FPANorCal.org.

What Keeps You Awake at Night?

What do you worry about?

What challenges are you facing in your business?

What issues get your blood pumping?

We'd like to know so that we can ask our fellow FPA members to write interesting articles. We'd also like to hear your complaints and compliments. We would like to provide a forum for additional interaction, so now you can send a "letter to the editor" of *The Planner* at Editor@FPANorCal.org.

We believe that collaboration among our members and chapters provides numerous benefits to our members. *The Planner* newsletter is published on a monthly basis thanks to the volunteer efforts of more than one dozen FPA members from five FPA chapters in Northern California. Let us hear what you have to say!

Rethinking Holiday Gifts

by Evor C. Vattuone, CFP
FPA East Bay

Many people spend more during the holiday season than they can afford. For a myriad of reasons, we put too many big-ticket items under the tree, only to see the satisfaction is short-lived. Understanding the economics of gift giving may help you decide when and what to buy.

You might take comfort in Wharton School professor Joel Waldfogel's book, *Scroogenomics: Why You Shouldn't Buy Presents for the Holidays*. In his opinion, people are most efficient when spending their own money, producing a dollar in satisfaction for every dollar they spend. However, spending money on those we don't know well results in what Waldfogel calls a "deadweight loss" of about 20%.

A deadweight loss is a loss by one party (the giver) that is not offset by a corresponding gain of another party (the receiver). With holiday spending in the United States at \$100 billion, deadweight losses amount to about \$20 billion per year...although I think it may be a bit less.

Waldfogel found that givers with infrequent contact were those most likely to give deadweight loss gifts. This group includes aunts, uncles and grandparents who live in another city. He compares the givers of deadweight loss gifts to the loss experienced when government guesses what we really need and makes choices for us. Sometimes, people are bet-

ter off when they make their own choices. For this reason, Waldfogel suggests giving money or gift cards instead.

Finding creative ways of showing love and caring for others is more complex and nuanced. Here are some categories of gift giving and receiving you may find helpful.

First, learn to distinguish between a gift and a present. It's a gift when you give something the



Evor Vattuone is the Founder of Aspire Capital Management and an active Board Member of the FPA East Bay Chapter. Aspire Capital Management is an independent, fee-based financial planning firm in the San Francisco Bay Area.

other person wants to have. It's a present when you give something you want the other person to have. Offering a dictator military support is a gift. When we give him a copy of the Constitution, it is a present. Some gift giving is a social expectation and a test of the relationship. Sometimes, the message is much more important than the medium. Give a book the other person despises, and you have revealed how little you pay attention to your loved one's opinions. But a pair of gloves, with a heartfelt note saying, "These will keep your hands warm when I'm not there to hold them" would score mega-points.

Parents can help extended family members select gifts for their children by providing specific wish lists to ensure that what they buy will truly be appreciated. If you aren't confident, include a gift receipt. You are guarding against deadweight loss when the recipient can exchange the gift or return it for cash. Using post-holiday sales, you can get the original value back, purchase a different make

or model at a discount and still pocket a sizable amount of cash.

Presents are handled differently. A present is when you buy Grandpa an iPod because you know he would never buy it for himself. It's a present if you want the recipients to have it more than they realize they want it.

Try asking, "What present changed the course of your life the most?" to see how much influence you can have. A pair of binoculars may spark a love of ornithology. A telescope fuels a fascination with astronomy. The list can go on and on. Discovering talent, calling and vocation is never fool proof. Every success will be accompanied by many more failures, but that's what it takes to help children find their passion. Sometimes the risk of giving a present that may or may not be wanted is worth the possible deadweight loss. It is like research and development in the pharmaceutical industry. Most experiments are dead ends, but the whole process is worth the one success.

Another way is to work toward redefining our expectations for the holidays. That's what www.redefine-christmas.org is all about. Their website explains, "It's not about reinventing the holiday. It's about changing the way we look at gift giving and receiving." At the site you can arrange for gifts to non-profit organizations in lieu of personal gifts and send gifts in someone else's name to his or her favorite charity.

The greatest joy of the holiday season is not bought in a store and does not increase your credit card debt. There is a better way to celebrate that builds long-lasting family ties.

Holiday spirit comes from taking time to celebrate values that don't show up in your net worth statement. Start by asking your family to share their fondest holiday memories. *Cont'd page 17*

President's Column

by Andrea Roland, CFP®
Monterey Bay Chapter

Personally, I don't like making a new year's resolution. I either chose an easy one "I will not start smoking this year" or an unobtainable one "I will climb Mt. Everest" and there seems to be very little in between.

Professionally, it is another story. In December I look at my business practices and create a strategic plan for the following year and the years beyond that. I look at goals and the steps and strategies that will move the business towards those goals. Included in these are often personal goals as, like most of us, my person is woven into my business.

Now, take a step back and apply this to the chapter. What are the goals for us, and what steps and strategies will move us towards those goals. This was the discussion at the beginning of December at the annual strategy meeting with the board.

At the strategic planning meeting, we looked at the purpose of the Monterey Bay chapter. We agreed that the function is to serve our members – yes, that would be you. The best way we can serve you is through providing networking and career changing opportunities. These are the brown bag lunches, social events and programs with speakers. Most of these also come with the added value of learning something at deeper level, sharing expertise in a subject and continuing education credits.

The next purpose of the chapter is

to provide the community-at-large access to our wealth of knowledge. This also serves our members. When we teach a financial or investment or insurance planning workshop to the public, we increase their understanding of what we do, how we can help them and how they can help themselves. We also increase our own personal profile. When we volunteer at any pro bono FPA financial planning day giving financial advice, we also help the public and help ourselves. These volunteer opportunities remind us why we chose this profession and the core of what we do.

On that note, I would like to welcome Mike Williams to the board. Although originally we had discussed his becoming in the President-Elect, his passion is pro-bono work in the community, specifically working towards setting up a financial planning day for our chapter. This will give all of us



Andrea Roland, CFP® is with Waddell and Reed, Financial Advisors in Santa Cruz.

an opportunity to volunteer for a few hours and get back to the roots of financial planning with those who are under served. Currently, as I write this, the board is meeting to approve this change and bring it to the members for a vote.

What are the goals that move us towards our purpose? We decided that first we had to define the roles that are needed. If you have in the past few years, participated in some way – either getting speakers or recruiting new members or on the PR committee, please write some-

thing up for the board. Then we can accurately have a framework that includes tasks and time that is realistic based on past experience of board members. We do have the standard descriptions, but they are very generic.

Second, a board member may be asking you to step forward to embrace a role that is suited for you. If like Mike, you have a passion for a certain area then we want to support you to get there. We are going to start slowly. If we can build a strong foundation, then we can build our chapter to truly fulfill our purpose.

Start the year off right and join the board at our social event on January 20, 2011 at the Elkhorn Yacht Club. We'll be welcoming the New Year by spending time with old and new friends while sharing appetizers and wine. Please bring a guest who would benefit from meeting someone else at the gathering – it is a low key way of networking. If they are a prospective member then it is even better!

After talking to other chapter leaders, it was apparent that even though they joked about being dragged onto the board, or being forced to do the position, they were proud of their volunteer work they have done in the FPA. We discussed what we had gained, both professionally and personally. It is an honor and privilege to serve your community. The FPA is the organization that represents our profession and it is important to support each other.

Cont'd next page

Monterey Bay Chapter Executive Director

Monterey Bay
Carol Murray
clmurray3@aol.com
831-402-3478

New address? Has your membership information changed?

Presidents' Column *Cont'd*

This means to encourage seasoned veterans of the profession to join the FPA and to foster newer members of the professional to success and thrive.

See you soon.

CHAPTER NEWS:

Congratulations to **Paula de Vos, CFP®** of Carmel on her **10th anniversary** with the FPA. Congratulations also to **Mike Williams, CFP®** of Monterey on his **5th anniversary** and **Brian Ralph** of Salinas on his **1st anniversary** with the FPA.

FPA Monterey Bay Chapter Meeting

Social Gathering

Date:

January 20, 2011

Time:

4:00pm – 6:00pm

Location:

Elkhorn Yacht Club

CE credits: None

Cost:

None

Overview:

Wine and appetizers and a chance to network with new and old friends.

How to register:

Contact Carol Murray (831) 594-2292 or FPAMB69@yahoo.com

*For information on future meetings please refer to the Chapter Meeting Calendar at the back of this issue.

New Beginnings

by *Ralph Latza*
President's Column
FPA East Bay

As the calendar turns to a new year, we find ourselves in the traditional place of trying to make improvements in our lives. As with turkey in November, and travel delays in December, January brings out the "marathon runner" in all of us. This is the time when everything is again possible. We will exercise more. We will spend more time with family. We will ask for referrals.

The innate pleasure we receive from new beginnings transports us back to the first day of each school year, with our new clothes and our shiny lunch pails. Perhaps we are reminded of the birth of a child, or the passing of our CFP exam. We envision all things as possible.

Still, life can be challenging. We never know what life is going to look like tomorrow. We may do our best planning, have the best software, be mindful, and yet, all the advanced thinking and organizing goes "poof" as the economy, health, and other uncertainties of life intervene. We are left with feelings of anger, disappointment, and sadness.

So here we are, with our running shoes on in February, on a rainy, cold, dark morning. Whether we persevere, or go back to bed, life will continue to offer choices and opportunities for us not only to reach these transitory goals, but to connect with

the whole of who we are as people.

Attending to the whole person is the genesis behind the concept of holism. From the Greek *holos*, for whole, the belief is that there is more to the whole than the sum of the parts. As applied, the properties of a given system (whether physical, biological, social, etc.) cannot be determined by its component parts alone. For example, when applied to financial planning, the individual is more than the sum of her insurance, investment, estate, and retirement needs and decisions. The person as a whole determines how the individual parts behave.

As planners, when addressing the whole of the person, there is a sense of joy and connectedness, as the clients are seen and heard fully. This does not mean that "holistic" needs to be attached to planning to raise it to a higher level of service. On the contrary, for years, professionals have engaged in the art of interacting with clients on deeper levels of service, going beyond merely dollar and cents, to helping clients with life transitions and more.



Ralph Latza
President's Column
FPA East Bay

Financial planners have not cornered the market of this level of attention, as those in law, medicine, shoe repair, and hair care can attest. When we are able to see the entirety of the person before us, and provide services in a professional, thoughtful, and life-enhancing way, we are able to promote the value of what we do, and who we are.

We gain even further insights when

we have the courage and fortitude to take the path which we encourage of our clients. The road to self-discovery often accompanies the journey to financial freedom. For planners, the trip includes many failings, successes, and lessons. As we call our clients to look inside for clarity, we too are invited to put words to our vision.

Consider what life would be like if we asked ourselves the same questions asked of our clients: What is possible? What do you want more of? And, how would our outlook be different if we approached our own lives with the same level of compassion, curiosity, and love we reserve for others?

These questions not only apply to our lives, but to that of our profession. What if we stopped discussing whether we are a profession and instead held ourselves and those around us to the standard of excellence befitting the work we do? What if we said we did not know when it was so, and asked for help, unabashedly and freely? What is possible if we fully embrace our planning community?

January gives us an easy way to start fresh, perhaps for resolutions, definitely for renewal and new learning. The reminder here is that every day offers that same opportunity. Live the possible today.

Please feel free to share your vision and thoughts with me at ralph@privateocean.com. Life is an ocean, swim!

San Francisco Chapter Executive Director

San Francisco
Marion Briggs

info@fpasf.org, 877-260-3218

New address?

Has your membership information changed?

FPA Marketing Internship Available

The FPA of San Francisco is looking for an intern to assist with the creation of communications to our members. This position will be for a 6 month term, not to exceed 10 hours/month. The intern will work closely with the Communications Director to enhance and create communications including our newsletter (both print and electronic versions), periodic member announcements as well as the website.

The potential intern should have a good working knowledge of graphic design and HTML. You will have the opportunity to interact closely with the Board of Directors in developing and implementing new features and functionality. You will gain an inside knowledge of the FPA, the financial planning profession, important issues in our industry and social media opportunities.

If you are interested, please contact info@fpasf.org for more information and specific job duties.

San Francisco Chapter Partners

Gold

Redwood Mortgage
Crystel Stanford
(800) 659-6593 x215
crystel@redwoodmortgage.com

Golden Gate University
Steve Hawkey
(415) 442-6584
shawkey@ggu.edu

Junxure
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rdefrancis@junxure.com

Silver

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patrick.kearns@db.com

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(415) 298-8974
Troy.chakarun@ingfunds.com

Allied Home Mortgage Capital Corp.
Mary Jo Lafaye
(650) 726-8934
vr9497@yahoo.com

FPA San Francisco Chapter Meeting

Outlook for the US & California Economy

Kei Matsuda

Date:

January 11, 2011

Time:

11:30am-1:30pm

Location:

City Club of San Francisco,
155 Sansome Street

CE credits:

1.0 pending approval from the
CFP Board

Cost

Early Registration

\$45.00 FPA members,
\$65.00 non-members.

At the door

\$65.00 for FPA members,
\$85.00 non-members.

How to register:

Register online at
www.FPASF.org

Overview:

Mr. Matsuda will review the current US and California economic situation and offer his outlook for the coming year. Attendees will gain a better understanding of the economic risks and opportunities that might impact their clients in the year ahead.

Presenter's Bio:

In his capacity as Director of Economic Research, Mr. Matsuda monitors economic trends and developments for Union Bank management and customers, primarily focusing on the economies of California and the Pacific Northwest. He also tracks economic trends in Asia and the Pacific.

For more information:

www.FPASF.org

This meeting is sponsored by BNY Mellon

*For information on future meetings please refer to the Chapter Meeting Calendar at the back of this issue.

2011 Here We Come

by David Borrelli
 President's Column
 FPA East Bay

It's hard to believe that we begin another year in the world of investments and Financial Planning. It always seems that January rolls around way to quickly and we realize that it's time to start making plans and getting serious about the New Year! Here in the East Bay we just completed our annual Strategic Planning session with the new 2011 Board of Directors. We had the chance to come together with all the other Northern California Chapters and share ideas and brainstorm on making each chapter a better environment for our members. Coming out of these meetings are very excited and passionate about the goals and objectives that we have planned out for 2011.

As the chapter and the board has grown over the years thanks to the great leadership of previous Presidents and board members we continue to try and add new ideas and new programs to make the chapter just a little bit better each year. This year is no exception. Starting with our Break the Record attendance meeting in January we are going to start strong and get the momentum going. Some of the ideas that we are going to be introducing this year will begin with our Membership committee. Evor Vattuone and Brian Gemmer want to continue to

grow the new member base so they are planning a couple of informal welcome breakfast meetings to new members of the FPA community and students of the CFP program.

This new outreach program will make it easy for new members to learn about the many benefits of the FPA and make the adjustment to the East Bay Chapter a smooth experience. The Pro Bono committee lead by Scott Dawson and committee member Dan Gannett will be very involved in Junior Achievement and ILSP Money Matters Program for youths learning more about financial literacy. Both of these programs will have a huge impact on the future of our youths and its one of the ways that we can give back to our local community.

Scholarship and Career Development lead by Ken Perine and Barbara Gray will continue to reach out to the CFP programs and UC Berkeley Extension CFP program to spread the message of the FPA and help encourage participation in our local meetings. They will also start a new program of providing lunch during the grueling CFP exam to help spread our

word and help provide much needed nourishment during the big exam. Our Public Relations team of Barry Mendelson and Debbie Pursey are going to explore more innovative ways to get the press involved in our meetings and local events and also look into getting some professional help in expanding the reach of FPA

brand in the East Bay.

Our President elect Chuck Bowes will be helping these groups achieve the success they need but also he will be in charge of developing our first annual FPA East Bay Golf tournament.

We hope to raise enough money to expand our budgets for Pro Bono and Community Outreach. He is busy planning the details for this event with the date and information coming soon. Finally we will once again be the leading pioneer in the Financial Planning Day event known before as the Financial Planning Clinic.

Frank Paré and Megan Rouse will lead the charge once again of directing this very important day in the community that has now spread throughout the country. This event will be held in the fall again and more information to come regarding this important event.

With these events and our program chairs of Damien Couture and Chris McClure bringing high quality speakers to our local meetings we are geared up to have another great year in the East Bay. I hope that you are able to continue to be involved and attend out local meetings and keep the spirit and networking going strong as we embark on another year!



David Borrelli is the President of the East Bay FPA. David has served on the board for the past five years and he is a VP with Oppenheimer Funds.

East Bay Chapter Executive Director
East Bay Krysta Patterson EastBayFPA@gmail.com 925-935-9691
New address? Has your membership information changed?

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**Contact Mark Walsh at
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mark0153@comcast.net.**

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RS Funds
Hudson Walker
(415) 308-2522
Hudson_Walker@RSFunds.com

FPA East Bay Chapter Meeting

Economic Insights from the Federal Reserve Panelists: Gary Zimmerman, San Francisco Federal Reserve

Date:

Wednesday, January 5,
2011

Time:

7:15 am

Location:

Round Hill Country Club,
3169 Round Hill Rd.,
Alamo, CA

CE Credits:

1 Hour

Cost:

General Meeting:
\$25 FPA Members
\$35 Non Members -
Advance Registration
\$225 FPA Member Season
Pass (available thru
January 15, 2011)

Overview:

Gary Zimmerman joined the Federal Reserve Bank of San Francisco in 1973. As an economist, his research, analysis, and outreach activities support both the Economic Research and Public Information Departments. From 1996 to 1999, Gary served as the FDIC's San Francisco Regional Economist.

Gary's research has focused on economic and banking topics in the Twelfth District. He has written articles on the high-tech sector, the effects of the Asian crisis on the regional economy, and the cyclical behavior of industries like high-tech, aerospace, and construction. Other research has covered community bank performance, banking industry competition, and foreign banking activities in California.

Many of his research papers are published in the Bank's Economic Letter and Economic Review and are available on the Bank's website www.frbsf.org.

How to register:

You register for both the General Meeting and Ethics Course with check or credit card online at: www.123signup.com/register?id=vtyqv

For more information:

For more information go to www.FPAEastBay.org or contact Krysta Patterson
925.935.9691

This meeting is sponsored by our 2011 Gold Sponsor: Diana Mandarino of Redwood Mortgage Investors

*For information on future meetings please refer to the Chapter Meeting Calendar at the back of this issue.

President's Column

*by Seth P. Shapiro, JD
FPA San Joaquin Valley*

It's already 2011 and it is my great honor to be this year's Chapter President. On behalf of the Chapter, I would like to thank our 2010 President, Hank Klor, and the rest of the 2010 Board for all of their hard work. I can only hope to build on the success of my predecessors.

Currently, the Chapter is focusing on our 2011 Planning Pays Off Event ("PPO Event") at the University of the Pacific. The date is January 29th, starting at 8:30 a.m. We look forward to building on the success we have had over the past couple of years and are excited to have a number of returning sponsors as well as several new ones for this year.

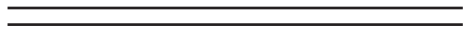
This year's keynote speaker will be Stockton's new City Manager Bob Deis. Mr. Deis has 30 years of experience working in city and county government and has demonstrated accomplishments and success in financial management, finding new innovative ways of providing governmental services, improved customer service, technology, employee development, sustainability and climate change, and he has consistently proven leadership and innovation in problem solving. We are all looking forward to hearing about Mr. Deis' vision for Stockton's future.

In addition to Mr. Deis, we have also lined up a number of excellent speakers who will make presentations on a variety of financial topics addressing the concerns of our community including debt solutions,

investment options and opportunities and tax updates.

As a lead in to the PPO Event, we will once again be partnering with the Stockton Record to conduct a financial expert call-in night on Thursday, January 20, 2011. From 6:00 p.m. until 8:00 p.m. members of the public will have the opportunity to speak with financial planners, CFPs, mortgage specialists, accountants, CPAs, and attorneys about their financial queries. The call-ins are a great opportunity for our members to give back to the community. Having participated in half a dozen call-in nights myself, I know how rewarding the call-ins can be.

We still have opportunities to help at the PPO Event and the Call-in. If you are interested you can contact Erin Aquino, the Chapter's Executive Director. She can be reached at (209) 946-2294.



<p>San Joaquin Valley Chapter Executive Director</p>
<p>San Joaquin Valley Erin Aquino ErinAquino@hotmail.com 209-473-4045</p>

Happy 2011 to All of You

by Bob Adams
President's Column
FPA Silicon Valley

2010 was a very busy year for the Silicon Valley Chapter.

I want to begin by thanking the 2010 Board and all of the many committee members who made all of our Chapter successes possible. I want to pay a special "thank you" to our Executive Director, Marion Briggs for her outstanding help.

Special appreciation goes out to our retiring Board Chair, Lloyd Yamada, retiring Career Director Cynthia Riles, retiring Public Relations/Government Relations Director Julie Schatz, and retiring Secretary Jennifer Bush. My thanks to 2010 Board members returning in 2011 to Board positions: Chair Scott Yang, President-Elect Eric Solve, Programs Director Dave Samuels, Membership Director Craig Uffelmann, Public Relations/Pro Bono Director Michael Caulkins and Communications Director Ariadne Horstman. Finally, I also want to both welcome and thank our new Board Members: Secretary/Treasurer Lavina Nagar, Career Development Director Cynthia Gaertner-Bridges, Sponsors Director Ethan Pepper, and Public Relations/Government Relations Director Chris Wentzien. My thanks to all of you.

You've likely already seen a newsletter write-up on the October Planner Clinics that were sponsored and supported around the Bay Area, including the

Planning Clinic in Sunnyvale that was supported by Silicon Valley Chapter. I volunteered along with many other planners and I wanted to comment on how well run it was and also how appreciative members of the general public were. It was truly inspiring and I characterized it as "Psychic Income" and as a matter of fact if I had an opportunity to participate once a month I would do so. My hat is off to all the planners from Silicon Valley and from other Chapters who volunteered their time and talents, and my thanks goes out to the chief organizing committee of the event: Chair Artie Green, and members Julie Schatz, Chris Wentzien, and Michael Caulkins.

Although it was not a FPA sponsored event, I think it is very appropriate to highlight the leadership of Silicon Valley Program Committee member Ted George who partnered with the Scotts Valley Chamber of Commerce and planners from both the Silicon Valley and Monterey Bay Chapters to hold a planning clinic. Two speakers were also featured and the event was well received. I understand from Ted that the Scott's Valley Chamber is excited about continuing to sponsor more Clinics in Scotts Valley. I helped out for a few hours at the event and I think Ted found the perfect fuel for planners: coffee and pizza!

Last year was the fourth year in a row that the Silicon Valley Chapter has put on a holiday food and cash drive to benefit the West valley Community Services organization. Each year we have raised over \$1,000 in cash contributions and countless pounds of food donations. Based in Cupertino, WWCS

serves Cupertino, Los Gatos, Monte Sereno, Saratoga, West San Jose and the unincorporated mountain regions. I would encourage other Chapters to work with a local non-profit charity organization in their local area.

2010 was a roller coaster year in so many ways, and certainly we all saw that in working with clients, who for the most part were stressed due to jobs, families, and in some cases finances. Let us all hope that 2011 will be a better year. For most of us January is the start of our new fiscal year and as such is very much is the time for eternal optimism. I've found that I receive a high number of new client inquires in January-February and I've always chalked it up to those folks who have made a New Year's Resolution to get their financial house in order.

For the last five years I've invested \$99 a year and been listed in what FPA calls their "Enhanced Listings" on the FPA web site. I've always regarded it as the deal of the century. I call it a deal because I receive a minimum of 5 pieces of businesses a year from it. What an ROI.

Wishing everyone a prosperous 2011.

Silicon Valley Chapter Executive Director

Silicon Valley
Marion Briggs
execdirector@fpasv.org
877-808-2699

New address? Has your membership information changed?

Silicon Valley FPA Brown Bag Lunch Event

Note: Silicon Valley FPA Brown Bag Lunch Events require FPA membership to attend. FPA members from other chapters are welcome to attend as well as guests of FPA members.

Eldercare at Home: What are the Options?

Speaker: Michelle Rogers

Date: Friday, February 18th, 2011

Time: 12:00 noon to 1:30 pm

Location: San Jose, CA (Rose Garden Area)

Cost: \$10

Most Seniors prefer to stay at home as long as possible. There is a growing need for in home eldercare services, and it is an important issue for planners to understand that have either aging clients or clients who have aging parents. Learn more about the options available for staying at home. We will look at the kind of services available, the cost, and how to select a caretaker. There will be plenty of time for questions from attendees.

Michelle Rogers of Home Instead Senior Care will be our presenter. Michelle grew up in the Bay Area and enjoyed over 25 years in marketing and sales in the technology sector. She reached a point in her life where she wanted to be involved in providing services that would support people in the community. She acquired the local Home Instead Senior Care franchise and continues the work of bringing home care to our senior population. Michelle is a sponsor of the Silicon Valley FPA chapter.

Seating is limited. To reserve your seat, please RSVP early to Lauree Murphy at Lauree@Yahoo.com a \$10 fee will be collected at the door.

Career Fair Event - A Smashing Success!

Cynthia Riley, FPASV Career Development Director
Chris Wentzien, FPA SV Public Relations/Government Relations Vice Chair

Wow! What an event. The Silicon Valley FPA (FPASV) partnered with the University of California Santa Cruz Extension in Silicon Valley (UCSC Ex) to hold our joint Career Fair on December 3rd at the UCSC Ex campus. If you were not there, you missed something special.

The event, the first career fair of this magnitude for the FPASV chapter, was a smashing success! Almost 200 people attended the event targeted at those

currently in the financial services industry, UCSC Ex students, and those interested in transitioning to the field.

The Career Fair kicked off with a joint welcome from Scott Yang, FPASV President, and the UCSC Ex Dean Lynda Rogers. The UCSC Extension has been a valued Chapter partner for over a decade and the partnership extends to active involvement in the UCSC Extension student forum and the majority of the faculty support for the UCSC CFP® program being Chapter members.

Per Craig Uffelman, FPASV Membership Director, "In 15 years of attending Career Fairs, and net-

working events, while I was the Field Vice President for Ameriprise Financial, this Career Fair with the UCSC Extension, stands out as one of the best organized events I have had the pleasure of attending! Acting as the representative for the FPA, as the Membership Director, I cannot think of a better forum for sharing the benefits of FPA membership, and

and rooms for the Career Counselors providing short 1:1 sessions for those contemplating a career change and a second room for interviews. The break-out sessions were packed!

"I wish I had access to something like this when I was getting into the business." Lavina Nagar, CFP®, Incoming 2011 FPA SV Treasurer, UCSC PFP graduate, and volunteer at the event.



The "Meet a Planner" table in the main Event Hall was extremely popular. Attendees sought help on career related questions from experienced financial professionals. This was an excellent opportunity for those interested in transitioning to the profession to find out the good, the bad and the ugly, first hand from an experienced financial professional.

Dan Gilmore, attendee, wrote "Thanks very much for putting on the Career Day this last

Friday. It gave me a chance to network for a new position and to get the advice of some great planners in your organization. Considering the job market, I can't tell you what an opportunity this was for me." As a current UCSC Extension student and career transitioner, I thought the Career Fair was an excellent way to learn more about the profession and career opportunities, and network with financial planners in a short period of time. I was particularly impressed with the

Cont'd next page

Career Fair Event - A Smashing Success! *Cont'd*

camaraderie and cooperative spirit among the financial planners. It was definitely time well spent. " Samuel Park, UCSC PFP program student and event volunteer.

Per Eric Solve, FPASV Sponsorship Director, and responsible for working with the sponsoring employers for the event, "All the sponsors were very pleased with the event. Some of the larger firms who participate in a variety of career fairs as part of their ongoing recruiting efforts, expressed how impressed they were with the quality of candidates that were present. One sponsor told me that in addition to meeting well qualified individuals, she felt it was also a great opportunity to reconnect with colleagues in our profession. It was not uncommon for the sponsors to ask how often we put these fairs on and when we'd be hosting another."

Esther Szabo, Principal of KK Wealth Advisors and a participating employer, said, "The Career Fair was a great use of time and an opportunity to meet a lot of people at one time and collect resumes".

Several of our employer sponsors specifically commented on how much more spacious and professional the UCSC Extension venue was than Career Fairs they had been to elsewhere in the past. UCSC Extension did an exceptional job and we are very fortunate to have such a strong partner

The Career Fair would not have been possible without the dedicated work of the Career Fair Event Organizing Team: Bob Adams, Marion Briggs, Laura Jacobs, Lauree Murphy, Neil Narvaez, Phil Nisonger, Kent Noard, Cynthia Riley, Julie

FPA PLANNER

Schatz, Eric Solve, Craig Uffelmann, and Chris Wentzien; the time committed by our other volunteers and speakers Mary Ann Anthony, Rose Baldwin, Russ Blahetka, Jennifer Bush, Michael Caulkins, Austin Chinn, Megan Chiramal, Jennifer Cray, Bruce Furman, Cynthia Gaertner-Bridges, Michael Garber, Ted George, Jim Gibson, Alik Helman, Mike Hollars, Ariadne Horstman, Pragati Kumar, Tracy Lasecke, Frances Lim, Lavina Nagar, Shawn Okumura, Samuel Park, Maria Riasonovski, Teresa Scagliotti, Jennifer Selby Long, Mike Smith, May-Inn Tan, Susanna Tang, Dan Taylor, Curt Weil, David Wong, Lloyd Yamada, and Tracy Zhang, the staff of the UCSC Extension, and Marion Briggs' staff. The entire FPASV Board participated in the event, in one form or another.

The team's goal was to put on an event that would not only benefit UCSC Extension students and our chapter members, but also to introduce other financial professionals and career changers to the benefits of the FPA and to the educational offerings of the UCSC Extension. We believe that on all counts we were successful. We signed up a number of new chapter members, and there was significant interest in the UCSC Extension programs. Though we were not successful in getting an article in the San Jose Mercury News, we were able to get an article published in the Jobs/Careers pullout section on 11/28.

The team believes that these types of events are critical to the objective of expanding the exposure and reputation of the FPA in our local community and in the financial services industry. This event was much more than a Career Fair, and we hope to do another next year. Thank you again to all who made this event possible.

Rethinking Holiday Gifts

Cont'd

Make a list of all the things you have gotten right in past years and make them annual family traditions. The best holiday traditions don't cost a lot of money, and most aren't wrapped and put under the tree.

FPA Silicon Valley Chapter Meeting

Back to the Future? Income tax planning after the "Sunset"

Date:

January 14, 2011

Time:

11:30am - 1:30pm

Location:

TechMart, 5201 Great America Parkway, Santa Clara

CE credits:

1 hr CE available pending approval by the CFP Board

Cost:

Early Registration

\$35 members \$40 non members.

At the door

\$55 or members, \$60 non-members

Overview: Karen Brosi

Karen will present an update on effective tax planning for 2011 -- including a debrief on what did or did not happen in December 2010 as Congress wrestled with extending the Bush tax cuts past the sunset.

Presenter's Bio:

Karen Brosi, EA, CFP® advises clients in individual tax and family wealth planning, specializing in complex individual income tax matters. She is one of the most prominent California tax update instructors, and is a favorite interviewee on radio, television, and in the print media, including *BusinessWeek*.

How to register: Register now via credit card at www.fpasv.org

For more information: www.fpasv.org

This meeting is sponsored by Commonwealth Financial

*For information on future meetings please refer to the Chapter Meeting Calendar at the back of this issue.

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Chapter Meeting Calendar					
2011	East Bay FPAEastBay.org	San Francisco FPASF.org	Silicon Valley FPASV.org	Monterey Bay FPAMonterey Bay.org	San Joaquin Valley FPASJV.org
JANUARY	<p>Wednesday, January 5th, 7:15am Round Hill CC <i>TBA</i> Gary Zimmerman, San Francisco Federal Reserve</p>	<p>Tuesday, January 11th, 11:30am - 1:30pm City Club <i>Outlook for the</i> <i>Economy and</i> <i>Financial Markets</i> TBD</p>	<p>Friday, January 14th, 11:30 am - 1:30 pm TechMart <i>TBD</i> Karen Brosi</p>		<p>Saturday, January 29th, 8:30am - 12:30pm University of Pacific - School of Pharmacy <i>Planning Pays Off!</i> <i>Event</i> Key Note Speaker: Bob Deis (City Manager of Stockton)</p>
FEBRUARY	<p>Wednesday, February 2nd, 7:15am Round Hill CC <i>Ritz Carlton Level of</i> <i>Service</i> Nick Horn</p>	<p>Wednesday, February 9th, 11:30am - 1:30pm City Club <i>Cash-flow Planning</i></p>	<p>Friday, February 11th, 11:30 am - 1:30 pm TechMart <i>2011 Economic Outlook</i> Kei Matsuda, UBOC</p>		
MARCH	<p>Wednesday, March 2nd, 7:15am Round Hill CC <i>Major Trends Affecting</i> <i>Investment Markets</i> Charles Blankly</p>	<p>Wednesday, March 9th, 9:30am - 1:30pm City Club <i>Investing in</i> <i>Alternatives & Asia</i></p>	<p>Friday, March 11th, 11:30 am - 1:30 pm TechMart <i>Financial State of Social</i> <i>Security: Will the Financial</i> <i>Planning Profession Step up</i> <i>to Facilitate a National</i> <i>Discussion?</i> Tim Kochis</p>		

For advertising opportunities, please contact
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New address? Contact your chapter office directly at the email or phone below

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Tracy Lasecke
Lasecke Weil Wealth Advisory Group

Scheduling Trainings for 2011
More information: (408)225-1260