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## 2012 FPA NORCAL SPEAKER SPOTLIGHT

### Recent Jury Verdicts – Would Your Insurance Coverage Protect You?

*by Dan Glunt*

In our current economic climate, the majority of Americans are searching for ways to save money and reduce expenses. While your client’s Excess Liability/Umbrella coverage may begin to seem like a luxury, the following jury verdict statistics provided by an independent research company (Jury Verdict Research), demonstrate how Excess Liability/Umbrella policies are instrumental in protecting your client’s total net worth.

- A \$49 million verdict in California resulting from a multi-vehicle crash in which a 21 year-old college student was left in a coma for one month an expected to require lifetime 24 hour care.
- A \$29 million verdict in Pennsylvania for a four year old boy who suffered a debilitating spinal cord injury while riding as a passenger in a vehicle involved in a head-on collision.
- A \$19 million award in New Jersey to a pedestrian suffering mild brain injuries and permanent scarring after being struck by a vehicle.
- A \$5.9 million award in Maryland to the family of a 16 month old child that was attacked and killed by a dog kept at the home of a family friend.
- A \$5 million award in Florida to the family of a 55 year old cyclist who was killed by a motor vehicle operator who drove through a stop sign.



*Daniel Glunt is the President and CEO of Fort Point Insurance Services, Inc.*

#### Jury Verdicts versus Policy Limits

While this list is sampling of actual jury verdicts, it does not include the multitude of events in which an insurer “settles” and pays the policy limits for an insurable event. Often the insurer may choose to pay the full policy limits of the automobile policy and umbrella in some serious accidents. Carriers are extremely reluctant to divulge how often policy limits are paid for auto policies and/or umbrella policies. Statistically, those cases that involve an actual trial, 16% of all verdicts were in excess of \$1M and 8% were in excess of \$5M.

*Cont’d page 3*

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## 2012 FPA NORCAL SPEAKER SPOTLIGHT

### Recent Jury Verdicts – Would Your Insurance Coverage Protect You?

by Dan Glunt

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#### Do I Have Enough Liability Coverage?

While many financial advisors recommend that an umbrella policy limit be equivalent to a client's net worth, they neglect to consider risk factors that could leave their client exposed. An unfavorable judgment may exceed their entire savings; all of their assets are at risk – including their home and future earnings. We recommend clients review the following risk factors as a measurement of probability. Affluent individuals and families having five or more factors should consider an umbrella policy limit of at least \$5 million. Those with six or more factors may need a \$10 million umbrella limit or more.

- Earn a high income, anticipate a significant inheritance, have a net-worth over \$250,000
- Own an expensive automobile – accident victims tend to have complicated injuries and are less compassionate when hit by a luxury automobile
- Own a swimming pool, hot tub or spa
- An individual in the public eye – a CEO, senior executive, notable shareholder, government official, celebrity, or sports figure
- Own a rental property (wrongful eviction, unlawful entry, slander, malicious prosecution may be included in umbrella policies)

- Dog owners, especially those with a breed having a high occurrence of attack
- Transport others, particularly children or the elderly
- Have one or more teenagers in the household
- Frequently entertain others at your home (dinner parties, pool parties and cocktail parties)
- Own a motorboat, sailboat, personal watercraft or snowmobile
- Serve on a homeowners association board or a nonprofit board of directors
- Own a vacation home
- Own property on a steep hillside – damage caused by landslides to the property of others is covered under personal liability (however, damage to your property is excluded)
- Employ domestic help and/or occasional workers

#### Consider Recommending Increasing or Adding Umbrella Coverage

Umbrella coverage can help protect your clients against personal liabilities that could attack a substantial portion of their assets or future earnings. For a few hundred dollars a year, your clients may add an umbrella policy or increase their policy limits to be commensurate with their growing assets and “risk factors.” Encourage your clients to speak with their personal insurance agent regarding this important coverage.

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**SPONSOR SPOTLIGHT**

**Why Now Is the Time for Commercial Real Estate**

*by John Carter – Vice Chairman and Principal, Carter & Associates, LLC*

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It used to be that only real estate savvy investors and large institutions with vast amounts of wealth were able to invest in multi-million dollar commercial real estate buildings. However, considering the attractive investment characteristics of commercial real estate, it was only a matter of time before Wall Street brought commercial real estate opportunities to Main Street investors. Today real estate is considered by many to be a major asset class that plays a critical role in a properly diversified portfolio. In fact, The Council of Institutional Investors 2010 Asset Allocation Study surveyed 59 institutional investors that manage more than \$1.5 trillion in assets as to the types of assets classes they use in their portfolios. It turns out 91.5% of them use real estate in their investment portfolios. Domestic equities, domestic fixed income and global equities were the only other asset classes that saw a higher participation rate than real estate. For purposes of this discussion, references to commercial real estate benefits refer to non-traded or direct investments in commercial real estate. While individual investors can invest in commercial real estate via exchange-traded REITs, those investments historically exhibit

*John Carter is Vice Chairman and principal of Carter & Associates, L.L.C., one of the country's leading full-service commercial real estate organizations. Mr. Carter plays a key role in establishing and maintaining some of Carter & Associates' most significant institutional client relationships and has completed in excess of \$3.5 billion of real estate property acquisitions and financings representing 18.5 million square feet of real estate.*

equity-like characteristics and are more influenced by stock market forces than by real estate fundamentals.

**Why Commercial Real Estate?**

Lack of Correlation

Non-traded real estate returns are not correlated to stock market performance – meaning that the ups and downs of the stock market don't influence the performance of the real estate. As such, investors may be able to insulate themselves against market volatility by allocating a portion of their portfolio to real estate.

Diversification

Modern Portfolio Theory indicates that diversifying among various asset classes has historically provided favorable results. By adding non-traded real estate to a traditional portfolio of stocks, bonds and cash, investors may be able to increase returns and reduce overall risk.

Inflation Hedge

Because real estate is a hard asset it can help act as a hedge against inflation in an investment portfolio. Considering the money that the government has injected into the economy over the past few years and given the wide range of inflation predictions for the years ahead, investors may benefit from exposure to an asset that helps mitigate inflation risk.

Attractive Income

Real estate provides income to investors based on rents that are received from tenants. Relative to other investment vehicles, real estate can provide attractive current yields.

**Types of Real Estate**

There are many different types or sectors of commercial real estate such as retail, industrial, office, healthcare, apartments, data centers and more. When deciding where to invest, it's important to understand the economic forces driving demand in that particular real estate sector. For example, aging Baby Boomers and increased healthcare spending are a couple factors that will likely have a positive effect on healthcare real estate. Similarly, cloud computing, advances in mobile device technology and our daily reliance on the internet are just a few positive forces at work in the data center sector.

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## PRESIDENT'S PODIUM

### A Seat at the Table

by Chuck Bowes, CFP®  
President FPA East Bay

On July 21, 2010 The Dodd–Frank Wall Street Reform and Consumer Protection Act became law and brought the most significant changes to financial regulations since the Great Depression. While the long term impact and consequences of the Act are yet to be known, one of the provisions is being felt today by many FPA members: Anyone who reported AUM of under \$90M on their ADV has until June 28, 2012 to register with their state and withdraw their SEC registration. The State of California reports tens of thousands of advisors are making the change.

This major shift in state registration is a frank (pun intended) reminder of the importance of ensuring that our state legislators are aware of the work financial planners do, the number of clients represented and the billions of dollars managed on behalf of those clients. While the CFP board, FPA national, and NAPFA are working diligently at the federal level to advocate for our interests the only work being done at the state level is being done by individual chapters and a few very dedicated members. And we should recognize that these efforts have had tangible results as measured by the engagement of State Controller John Chiang in a variety of FPA chapters and the support of Financial Planning Days by State Senator Lani Hancock and assembly member Sandre Swanson.

Despite the achievements to date it is clear that FPA members do not have a

seat at the table when it comes to the debate on some initiatives that could have significant impact on all of us, such as:

- **Sales tax on services** — If enacted, AB 1963 (Huber) would impose California sales and use tax on almost all services and would be effective Jan. 1, 2013. Although the bill exempts tax preparation services, it seems to include financial planning, investment management, accounting and bookkeeping.

- **Mandatory participation in a state-run defined benefit plan**—If enacted, SB 1234 (De León) would mandate that private employers with five or more employees must automatically enroll their employees in a state-run “defined benefit” system, unless the employer offers a retirement plan, such as a 401(k).



Chuck Bowes CFP® is co-founding partner at Waypoint Wealth Partners in Walnut Creek. Chuck is the 2012 president of the FPA East Bay.

incoming National FPA President Paul Aulander is focusing considerable energy and resources to create statewide FPA councils: [www.fpanet.org/docs/assets/5C6C8DD7-EA65-8067-C54FC31DE4AF70E7/10Q.pdf](http://www.fpanet.org/docs/assets/5C6C8DD7-EA65-8067-C54FC31DE4AF70E7/10Q.pdf) Specific to our state, FPA national has agreed to cover all the organizational costs and cost of operations for the first year should California move forward with the creation of a statewide council.

The vision is that these councils would get a seat at the table in state capitals across the country to advocate on the role of financial planners, the importance of the financial planning process and the important differences between what we all do and what most of the financial services industry does in serving our clients.

While the need and vision are compelling, the details about how such an

organization would be created, what specific goals would it have, how it would go about achieving those goals, what it would cost, how it would be managed and who would do the work are still to be determined. Without such details, some members and chapters have understandable concerns around the practicality of creating an effective organization without creating more bureaucracy and cost than the potential benefits would justify.

To mitigate these concerns and allow our membership an opportunity to work through the organizational details, a process has been proposed that I feel is in line with our roles as fiduciary members of our chapter board of directors. The first step in this process is for each of the FPA chapters in California to sign an interim letter of agreement to form “FPA of California” – a statewide council. With this complete, each chapter will appoint a representative to a working group who will be tasked with developing bylaws, budgets and a plan of action by the end of this calendar year. During 2013 the working group, on an interim basis, will begin to execute and take action to ensure we do get our seat at the table, while members and chapter board’s review the bylaws and budgets.

By the end of 2013 all chapters will have had an opportunity to review the organizational documents and assess the early progress of FPA CA. It is envisioned that final approval of a going forward organization will be accomplished with a permanent letter of agreement being signed by various chapters across the state by Dec. 31, 2013.

These are very exciting times for our profession and I encourage all of you to support your chapter’s representative on the working group and ensure your voice is heard. The collective wisdom of our membership has a tremendous opportunity to create a very savvy and effective statewide council and we should all look forward to seeing the results.

## BOARD BLURB

### Quid Pro Quo....

by Eric Solve, President  
FPA Silicon Valley

As we all know, quid pro quo is a Latin phrase that means “something for something.” Generally, when people use this phrase, they are alluding to providing a favor, for a favor in return; if you do something for me, I will do something for you.

Over the last couple of months, the Silicon Valley FPA Board of Directors has been reaching out to our membership and in a sense, asking for a favor. We have been asking for help. The Board has great ideas and plans for the year, but in order to achieve these goals, we need help additional volunteers. As volunteers, we have a limited amount of time that we can dedicate to the chapter. In order to provide our members the best: programs, speakers, career development, networking events, brown bags, the board depends on our committee members to help us deliver. In addition, these volunteers will forge the chapter’s direction through their ideas; some will even take on more responsibility as Board Members.

I am pleased to say that our members have been answering our call to action, reaching out to the directors, and joining various committees.

So how can the Board return the favor? The answer is simple. With the help of our committee members and additional volunteers we’ve got some great events planned this year,

which in turn will benefit all our members. The Board is committed to building on the past successes of our chapter that our members have grown accustomed to: the monthly chapter meetings, continuing education, career development, pro-bono events and opportunities, but are adding additional social events geared toward building professional and personal relationships within our chapter and with other trusted advisors. These additional events will be a series of informal social events that are in addition to our regular chapter meetings.

The Career Development Committee, led by Cynthia Gartner-Bridges, will be hosting two events this year. The first networking event is for Allied Professionals who work closely with Financial Planners (e.g. estate planners, tax planners, insurance professionals, etc.). The second event is a Career Networking event, intended for planners who are looking to hire and/or be hired.



*Eric Solve is the president of the Silicon Valley Chapter and works at Wade Financial Advisory in Campbell, CA*

Ethan Pepper, our Director of Partnerships with the help from his committee and our partners,

will host our 1st Annual Bocce Ball Tournament on Thursday, August 16th at Campo de Bocce in Los Gatos. This event will be fun, entertaining, and a great opportunity to catch up with old friends and meet new people without worrying about finding a seat or getting back to the office.

Artie Green, our Director at Large and his committee continue to amaze me with their tireless efforts

and dedication to the Financial Planning Day Clinic. Without a doubt, this is the biggest event we put on every year and it requires an incredible amount of coordination and volunteers. The good news is there are many ways you can help and not all of them require large time commitments. If you are interested in participating, please reach out to Artie and he will find a good fit for you.

Finally, if you have ideas what would make a great meeting topic and/or speakers for our 2013 Chapter Meetings, Ted George and the Programs Committee will be having their brainstorming session in September. If you have never participated in one of these brainstorming sessions, the meeting is an informal get-together that is lots of fun. Everyone is welcome to participate and we welcome new ideas.

If you would like to find out more information about our upcoming events, please visit [www.fpasv.org](http://www.fpasv.org). We look forward to seeing you.

If you are interested in joining a committee or would like to be part of the Board, I urge you to reach out to us; both are great ways to become more involved in your chapter, network within your profession, and meet other allied professionals.

## MEMBER SPOTLIGHT

### Cathy Curtis

by Chuck Bowes, President  
FPA East Bay Chapter

Cathy Curtis is a Certified Financial Planner™ and Founder of Curtis Financial Planning, located in Oakland, CA. While she works with clients across the financial spectrum—young people starting out; retired people who want peace of mind - she specializes in helping women work through their unique financial issues.

As with many of us, Cathy has varied and unique interests outside of her passion for financial planning. Being a Bay Area resident, it is no surprise that she is also passionate about our local food with the abundance of amazing restaurants, farmers markets and local agriculture and related food products available.

Cathy has been involved with the Commonwealth Club for almost 30 years! She has worked in various volunteer capacities with the organization. Most recently, she has served as the Program Director for their Bay Gourmet Forum. This is a group within the Commonwealth Club that offers its members unique food and wine events including restaurant visits and specialized tastings, private

cookbook author panels and signings as well as weekend trips to local food and wine events.

Through her work with the Bay Gourmet Forum, she was introduced to Gather restaurant in Berkeley. This is a local restaurant that started in 2010 with the goal of offering seasonal food, carefully sourced locally and thoughtfully prepared to appeal to vegetarians and omnivores. Since the restaurant opened, it has become her favorite place to dine in Berkeley.

So it was a natural for her to think of Gather restaurant when she saw a ‘tweet’ from KQED asking for participants for their show ‘Check Please!



Bay Area’ She ‘tweeted’ back and was asked to provide a bio on herself as well as to provide her three favorite Bay Area restaurants, with a written review on one of them. She chose to write her review on Gather.

The show’s

Producer read her review, contacted her and arranged an in person interview to assess her ‘TV personality.

Passing that hurdle, she was invited to appear on an episode of the show featuring Bay Area vegetarian restaurants. Gather was featured as her choice along with Dosa (on Fillmore in SF) and Sapore Italiano in Burlingame from the other two participants.

In preparation for the episode, each of the participants was asked to visit each restaurant, either alone or with a friend, anonymously. After their visit, they were each to write a review and submit to KQED. At that point, KQED contacted the restaurants to film each location.

Cathy said filming the episode was a lot of fun. It took about three hours to shoot the episode that initially aired in September 2011. The participants were gathered in the green room at KQED where they shared a glass of wine and chatted – with the strict rule NOT to discuss their restaurant choices and experiences. Although the show is taped, they maintain a live format. There were very few re-shoots and what you see is really what happened! Cathy’s infamous quote on her experience at Sapore Italiano - “Go for the cocktails, skip the food!” – prove the reviews are not sugar coated!

The experience was a lot of fun and she was happy to help support her local favorite restaurant. She would recommend the experience to anyone and wanted to let FPA members know that the producers ask past participants to recommend future participants. So if you’re interested in appearing in an episode featuring YOUR favorite restaurant, get in contact with Cathy!



**FPA East Bay Chapter Meeting**

**Performance Excellence of World Class Advisors Extraordinary Strategies from Top Performers**

**Susan E. Kay, Vice President, MFS Investment Management, Inc.**

**Date:**

May 2, 2012

**Time:**

7:15 am

**Location:**

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

**CE Credits:**

1 Hour Pre-Approved

**Cost:**

General Meeting:  
*Advance Registration*  
\$30 FPA Members  
\$40 Non Members  
*At the Door*  
\$40 FPA Members  
\$50 Non Members

**Overview:**

Join us at our upcoming Chapter meeting May 2, 2012.

*For the past several years, Susan E. Kay has been a speaker at MFS Investment MVP conferences, successfully following through on her commitment to help our advisors build their businesses.*

*This year will be no exception. Susan will focus this year's presentation in three areas: First, protecting and growing your assets through phenomenal Generational Reach and strong multigenerational relationship management. She will share over a dozen clever ideas that top performers are using to both hold onto inheritable assets, as well as garner new assets from the next generation. Second, she will share several innovative and powerful client acquisition events that will successfully put you in front of prospects. And, lastly, she will, as always, share with you the most interesting practice management tactics that she has picked up in her recent travels, successfully helping you create raving fans.*

**How to register:**

You register for the General Meeting with check or credit card online at:  
<https://www.123signup.com/event?id=cvhfx>

**For more information:**

For more information go to [www.FPAEastBay.org](http://www.FPAEastBay.org) or contact Krysta Patterson 925.935.9691

**This meeting is sponsored by our 2012 Gold Sponsor: Doug Stockslager of Lord Abbett**

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

**East Bay Chapter Partners**

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<p><b>Oppenheimer Funds</b> David Borrelli (925) 212-0862 dborrelli@oppenheimerfunds.com</p>	<p><b>Franklin Square Capital Partners</b> John M Sorrell (925) 858-2497 John.Sorrell@FS2Cap.com</p>	<p><b>MFS Investments</b> Tara Clayton (818) 307-0307 tclayton@mfs.com</p>	<p>dstockslager@lordabbett.com</p>
<p><b>Shaffer Insurance Services</b> (925) 944-7100 shaffer@pacbell.net</p>	<p><b>Putnam Investments</b> Alex Hayes (415) 730-3941 alex_hayes@putnam.com</p>	<p><b>Strategic Capital</b> Roshan Weeramantry (408) 314-7895 Roshan.Weeramantry@sbcglobal.net</p>	<p><b>Fidelity Investments</b> Campbell Judge (877) 544-8026 campbell.judge@fmr.com</p>
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**East Bay Chapter Executive Director**

*Krysta Patterson / EastBayFPA@gmail.com / 925-935-9691*

New address? Has your membership information changed?

## FPA Silicon Valley Chapter Meeting

### Planning for Exemption Portability

Ray Sheffield

**Date:**

May 11, 2012

**Time:**

11:30am - 1:30pm

**Location:**

TechMart, 5201 Great America Parkway, Santa Clara

**CE Credits:** 1.5 hours

**Cost:**

*Early Registration*

\$40 members

\$45 non members.

*At the door*

\$60.00 for FPA members,

\$65.00 non-members.

**How to register:** Register now via credit card at [www.fpasv.org](http://www.fpasv.org)

**For more information:**

[www.fpasv.org](http://www.fpasv.org)

**Overview:**

For most estates portability is a huge change in the law and makes us rethink how we do estate planning. We will discuss the pros and cons of using portability in the planning process, as well as ways to create flexibility in an estate plan to take advantage of uncertainties with the law and the clients' circumstances.

**Presenter's Bio:**

Raymond Sheffield is a noted speaker in the Tax and Estate Planning area. He speaks regularly before numerous professional and charitable organizations on various tax, business, and estate planning topics. Raymond recently spoke at the Financial Planning Association's Annual Conference held in Denver, Colorado. He is an adjunct Professor at Golden Gate University School of Law and teaches the LL.M. tax program. He focuses his practices on all aspects of trusts, estate planning, probate and trust administration, tax and business planning.

Raymond holds a J.D. from the University of Santa Clara School of Law and an LL.M. in Estate Planning from the University of Miami School of Law, which is the number one program in the country.

Raymond's guiding concern is to give clients clear and straightforward advice on complex areas of the law. He believes that a good lawyer makes things as simple as possible for his clients to understand. Raymond counsels individuals, families, business owners, trustees, and executors. He strives to counsel his clients on both the wealth transfer tax issues and the non-monetary issues that revolve around life events.

Through personal counseling Raymond is able reduce complex issues for everyone to understand and smoothly lead his clients to implement sophisticated estate plans. His experiences as a pastor, insurance agent, and stockbroker serve him well in counseling clients regarding the family dynamic and the emotional impact various decisions may have, beyond the financial results.

Raymond is on the Executive Committee of the Silicon Valley Bar Association's Trusts & Estates and Tax Committees of the California State Bar and The American Bar Association. He is also active in the Pro Bono Project's Lawyers in the Library program in downtown San Jose. He is licensed to practice before the United States, Supreme Court of California and the United States Tax Court.

Raymond lives with his wife and two daughters in the Almaden Valley of San Jose. He is a graduate of Leland High School.

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

## Upcoming 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*

Title: Alternative Investments: Strategies For An Uncertain World  
Speaker: Bryan Johnson, CFA, Vice President AQR Capital Management  
Date & Time: Friday, May 18th, 12:00 noon to 1:30 pm  
Location: San Jose, CA (Rose Garden Area)  
Cost: \$10  
RSVP: Dan Taylor DanTaylor@Yahoo.com

The investment choices available to advisors in the alternatives area has expanded dramatically in the wake of the global financial crisis of 2008-09. After the extremely volatile year of 2011, many advisors are looking for lower volatility solutions for their clients' investment portfolios, without sacrificing transparency and liquidity. Join Bryan Johnson of AQR Capital Management for some insight into the rapidly growing category of liquid alternative investments, and learn why these strategies might make sense for your clients' portfolios.

*Seating is limited. To reserve your seat, please RSVP early to Dan Taylor at DanTaylor@Yahoo.com  
A \$10 fee will be collected at the door.*

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Title: Dealing with Difficult Clients: A Primer  
Speaker: Susan Keel, JD, RN, CPCC  
Date & Time: Wednesday, June 20th, 12:00 noon to 1:30 pm  
Location: San Jose, CA (Rose Garden Area)  
Cost: \$10  
RSVP: Lauree Murphy Lauree@Yahoo.com

All planners would love to have an "A" client list – all clients engaged in the process, enthusiastic about implementing recommendations, and respectful of the planner's knowledge. This is the ideal. Most planners at some point in their career come face to face with a "difficult client". The definition of difficult can vary: it can mean that the client is not following the advice provided by the planner, or may be challenging the planner's recommendations, or may be personally difficult to get along with. In this session, attendees will learn ways to manage these potential conflicts at the outset, and to shift the planner/client relationship in ways that increase productivity. This session will feature Susan Keel, JD, a life and relationship coach, sharing her experience and techniques on this topic

*Seating is limited. Reserve your seat by RSVP'ing to Lauree@Yahoo.com*

**Silicon Valley Chapter Partners**

**Platinum**

<b>The Dayton Law Firm</b> Rich Dayton 408-437-7570 info@thedaytonlawfirm.com	<b>Thornburg Investment Management</b> Dean Mesquite 707-829-8784 dmesquite@thornburg.com	<b>IShares 529 Plan</b> Vivian Tsai 415-670-4724 Vivian.Tsai@blackrock.com	<b>Home Instead Senior Care</b> Michelle Rogers 650-691-9671 micheller@hiseniorcare.com
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**Gold**

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**Silver**

<b>Security 1 Lending</b> Greg Hacker 408-483-2225 ghacker@S1L.com	<b>Redwood Mortgage</b> Diana Mandarino 800-659-6593 ext. 212 diana@redwoodmortgage.com	<b>Heffernan Insurance Company</b> Deborah McGreenery dmcgreenery@heffgroup.com 707-789-3068	<b>Life Encore</b> Sara Zeff Geber, Ph.D. sara@LifeEncore.com 408-364-1107
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**Silicon Valley Chapter Executive Director**

*Susan Adams / [execdirector@fpasv.org](mailto:execdirector@fpasv.org) / 877-808-2699*

New address? Has your membership information changed?

## FPA San Francisco Chapter Meeting

### Effective Presentation Visuals

Dave Paradi

**Date:** May8, 2012

**Time:** 11:30am – 1:30pm,  
including lunch

**Location:** City Club of San  
Francisco, 155 Sansome Street

**CE credits:** 1

**Cost: Member:**  
*Early Registration \$45 Door \$65.*

**Non-Member:**  
*Early Registration \$65 Door \$85.*

**Overview:**

When presenting to prospects or existing clients, you need to use visuals that make your message clear and easy to understand. Too often, financial presentations are filled with data tables, complicated graphs, and paragraphs of text on slides. While all of this information is accurate, it confuses a typical client. There is a better approach. In this presentation, Dave Paradi, author, speaker, and consultant, will show you how to create effective visuals that clearly communicate your message. You will see “before” and “after” slides that illustrate his ideas. You will leave convinced that your next presentation can be more effective and achieve the results you hope for.

**Presenter's Bio:**

The media have described Dave Paradi as a “presentations expert” and a “presentation training guru”, with clients ranging from municipalities to Fortune 500 corporations. He has authored or co-authored six books, and his book, “The Visual Slide Revolution”, was selected as one of the Top 10 Business Books of 2008 by The Globe and Mail.

**How to register:** *www.fpasf.org*

**For more information:** *www.fpasf.org*

**This meeting is sponsored by Loring Ward**

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

**San Francisco Chapter Partners**

**Gold**

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<p><b>First Trust</b> Craig Anderson canderson@ptfortfolios.com 415-200-7708</p>	<p><b>Tocqueville Asset Management</b> Kristen Dinsbach kdinsbach@tocqueville.com 646-522-4455</p>	<p><b>Morningstar</b> Mark Netjes mark.netjes@morningstar.com 312-384-5450</p>	

**San Francisco Chapter Executive Director**

*Holly Wilkerson / info@fpasf.org / 877-260-3218*

New address? Has your membership information changed?

Chapter Meeting Calendar				
2012	East Bay FPAEastBay.org	San Francisco FPASF.org	Silicon Valley FPASV.org	San Joaquin Valley FPASJV.org
<h1>40<sup>th</sup> Annual</h1> <h2>2012 FPA NorCal Conference</h2> <p>Tuesday, May 29<sup>th</sup> &amp; Wednesday, May 30<sup>th</sup>. The Palace Hotel in San Francisco  <a href="http://www.FPANorCal.org">www.FPANorCal.org</a></p>				
MAY	<b>Wednesday, May 2nd,</b> 7:15 am Round Hill CC <i>Strategies on Client Acquisition, Client Retention and Asset Expansion</i> <b>Susan Kay</b>	<b>Tuesday, May 8th,</b> 11:30am - 1:30pm City Club <i>Effective Presentation Visuals</i> <b>Dave Paradi</b>	<b>Friday, May 11th,</b> 11:30 am - 1:30 pm TechMart <i>Planning for Exemption Portability</i> <b>Ray Sheffield</b>	
	<b>NO JUNE MEETINGS</b>			
JULY		<b>Tuesday, July 10th,</b> 11:30am - 1:30pm SF City Club <i>Timeless and Timely Tax Topics</i> <b>CPA from WTAS, TBA</b>	<b>Friday, July 13th,</b> 11:30 am - 1:30 pm TechMart <i>Is Cash Losing its Function as a Store of Value?</i> <b>Axel Merk</b>	

For advertising opportunities, please contact  
**Brenda Herrington at 650-851-4414 or [brenda@greatorgs.com](mailto:brenda@greatorgs.com)**  
 Production and Layout by Audrey McGimsey

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### Chapter Executive Directors

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