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The FPA NorCal Conference Turns 40! Celebrate 40 Years of Learning, Networking and Excitement May 29th and May 30th, 2012

by Ora Citron, CFP
2012 FPA NorCal Conference Chair

It's true! Our own signature event, the FPA NorCal Conference, celebrates its 40th Anniversary in 2012 with another all-star roster of can't-miss keynote speakers and can't-choose workshop sessions. Once again, the venue will be San Francisco's historic Palace Hotel. The dates are Tuesday, May 29 and Wednesday, May 30, 2012.



Ora Citron is the Chair of the 2012 FPA NorCal Conference. She is a member of the FPA East Bay Chapter and the founder of Oak Tree Wealth Management in Alamo.

To make our 40th anniversary even more special we are requesting those of you who have attended FPA NorCal (originally the event was called the Northern California Regional Financial Planning Conference, as some of our veterans will remember) during the last forty years to share your memories and, hopefully, your photographs.

Whether you were at the first conference, in 1972, or you attended your first conference in 2011, we want

to celebrate all the wonderful moments that have made our "local" conference a widely respected national event. We've made it easy to email your thoughts, photos and memorabilia at a special email address 40@FPANorCal.org. We look forward to sharing these memories and making new ones in 2012.

For my part, I'll let you know when Early Bird registration will be available. Remember - the 2011 conference sold out well in advance!

I look forward to seeing you at the 40th Anniversary FPA NorCal Conference on May 29 and 30, 2012.

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Regional Government Relations Column

by Robert Finke, CFP®
FPA Monterey Bay

Greetings from your Regional Government Relations Representative.

The following is a list of important items on the Government Relations front:

Appeals Court Says FINRA Cannot Use Courts to Collect Unpaid Fines

The 2nd Circuit Court of Appeals held that FINRA does not have the authority to go to court to collect fines that members refused to pay. FINRA can continue to fine members but if the member does not pay, FINRA must seek alternative means of punishment (such as expulsion.) The court found that since the Securities and Exchange Act explicitly gave the SEC the power to go to court to collect on fines, but was silent on the power of self-regulatory organizations to do so, Congress did not intend to give the SROs the same powers as the SEC. While in 1990, FINRA asked for and received authority from the SEC to sue in court to collect unpaid FINRA fines this was a violation of the Act. To read the actual decision, go to <http://rrbdlaw.com/images/Fiero.pdf>.

IRS Offer Partial Amnesty for Misclassified Workers

The IRS launched a new program to incentivize employers to resolve misclassified worker issues regarding employees and independent contractors. In addition to agreeing to prospectively treat the workers as employees, the taxpayer must pay 10 percent of the employment tax liability that would have been due on compensation paid for the most recent tax year. While the employer may receive lenient treatment from the IRS, it may still face liability for unemployment insurance or issues involving eligibility for overtime pay and contributions under the firm's retirement plan, among others. The program likely signals greater future involvement of the IRS on these issues. For more information, go to <http://www.sfgate.com/cgi-bin/article.cgi?f=/c/a/2011/10/05/BUFS1LDNU3.DTL&type=business>.



Robert Finke is co-founder of the Center for Financial Studies. He has since created the Center for Financial Affairs as a way to provide integrated fee-based financial planning services and financial education.

President's Column

by Bob Adams, CFP®, MBA, MSFP
FPA Silicon Valley

My fellow Chapter Presidents and I write these columns monthly, but we submit them about a month before publication so as I write this November column it is 11:30 PM the night before the deadline in October. Last weekend, the East Bay Chapter had a very successful FP Day and although they haven't occurred as I write this article I know that our Chapter's event on the 29th as well as the events of all of the other Chapters will be very successful. Kudos to Artie Green for leading Silicon Valley Chapter's FP Days.

The pro-bono work lead by the various Chapter Boards and committees is key to not only making FP Days successful, but also to providing valuable service to our communities and to helping raise awareness of FPA and to the greater value of financial planning. FP Days and the work that we do with the public are so very important.

Recently, Jim Gibson of my Cupertino Rotary approached me about whether I could help a woman in the community (We'll call her "Ms. Smith"). Jim heads up Rotary's "Job Search Group". Many of you who have done work with FP Days and also in other venues know the true joy of doing pro-bono work. I spent an hour talking

with Ms. Smith and I took a few action item items and I ask her to gather some more data. We subsequently followed up and while there were no silver bullets based on her thanks and some suggestions she was able to use, I think it was helpful to her and it left me with lots of psychic income (the best kind).

I've had the pleasure of participating in five events, both FP Planning Days and events modeled after them. Our Chapter Director of Programs, Ted George, CFP has worked with the Scott's Valley Chamber of Commerce to organize several events modeled after FP Days and these events like FP Days have been very rewarding.

One of my favorite experiences came at our Chapter's FP Days at Sunnyvale Library last year. We had a woman come in during the afternoon after the morning crowd had subsided and I probably spent 45 minutes talking to her. She was well prepared and had come with every important document she had. We covered a lot of territory and what brought a special smile to my heart was that as we were winding down our discussion she asked several times, "Is there anything else I should ask you?" I really don't think she wanted to end the time, and yet I'm sure the advice I was giving her was the same advice that would have been given by the other 40 CFPs in the room generously donating their time and experience. We all have tremendous value to provide to clients and to those who

we provide pro-bono services.

I would encourage all of you to exercise your professionalism and your professional skills by volunteering to provide pro-bono services every chance you get. It is fun and you will learn a great deal.

I mentioned Cupertino's Rotary's Job Support Group earlier and I'll give you some more information on it because it is worth passing along, especially to someone who is either re-entering the job market or for someone who may not have looked for a job in many years.

The Cupertino Rotary Support group meets every Tuesday night between September and the end of May at Monta Vista high school in Cupertino to provide unemployed and underemployed people an opportunity to learn job search skills in a very supportive environment. The program has been helping people for close to a decade and Jim's email is jimgb007@aol.com if you want to pass it along to a client or friend who may benefit. The no-cost program has won awards from the State of California.

Have a great month and don't eat too much turkey!



Bob Adams is the President of the Silicon Valley FPA. Bob has served on the board for the past 3 years and he is President of Armstrong Retirement Planning in Cupertino

Do Things.
One Thing Leads to Another.

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Executive Director**

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FPA Silicon Valley Chapter Meeting**Using 529 College Savings Plans in Client Portfolios****Vivian Tsai - BlackRock****Date:**

November 11, 2011

Time:

11:30am - 1:30pm

Location:TechMart, 5201 Great
America Parkway, Santa Clara**CE credits:**1.5 hr CE available pending approval
by the CFP Board**Cost:***Early Registration*

\$35 members \$40 non members.

At the door

\$55.00 for FPA members,

\$60.00 non-members.

Overview:

Upper-income Americans are the most vulnerable to tax increases, and advisors are looking for the best ways to position client portfolios. 529 plans are tax advantaged vehicles with surprising estate planning qualities. Vivian Tsai will review the features of 529 plans and how clients can use them in their overall planning.

Presenter's Bio:

Vivian Tsai is a Vice President with iShares, working with iShares platform solutions since 2005. Vivian joined iShares from Merrill Lynch Global Private Client Group. A California native, Vivian received her BS in Economics from the Wharton School at the University of Pennsylvania. She holds the Certified Investment Management Analyst and Certified Private Wealth Advisor designations.

How to register: Register now via credit card at www.fpasv.org**For more information:** www.fpasv.org**This meeting is sponsored by iShares 529 Plan**

*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: Beyond the Money: Keys to a Fulfilling Retirement

Date & Time: Friday, November 18th, 12:00 - 1:30pm in San Jose

Speaker: Sara Zeff Geber, Ph.D, Certified Retirement Coach

RSVP: Neil Narvaez at Neil@ba-taxservice.com

Retirement isn't all about money. It's a challenging transition, especially for the baby boom generation. Most baby boomer clients will live another 20-30 years, many with a high level of vitality and energy, so if they don't know what they will be or do after they retire, it can be a pretty scary step. Learn from Sara how people achieve a fulfilling retirement lifestyle, regardless of how much money they have accumulated. Learn about the choices people must make as they retire and the questions they need to answer to ensure that they have the life they envision when they make the transition. Use this valuable information to help guide your clients in the non-financial aspects of preparing for retirement.

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It's a Wonderful Life

by Ralph Latza JD, LLM, CFP®
 President's Column
 FPA San Francisco

If April brings showers, resulting in May's flowers—what does November offer? Perhaps the changing of the weather (albeit, a "California change" is not quite the same as a Midwestern or East Coast change) and the falling of the leaves brings a natural rhythm of pause and reflection (I hope this does not sound too much like a Hallmark card!).

We will celebrate with a day of thanks, of nourish and nurture with family and friends, as we watch yet another football game with the Detroit Lions (okay, this year is different—they are winning). Every year there is a pulse to the familiarity of the coming fall and winter. There is a wonderful rhythm to the sameness—as we are ushered into the holiday rush and the end of year planning needs for our clients.

The call here is for something you may not be in the habit of providing to yourself: your own moment of silence. The challenge is to take time, by being silent for three minutes. I am serious. Go off to a quiet space, sit silently, and breathe. Once you settle in, you may want to think about the gift that your clients give to you, and what you give to them. In the tenth breath of the exercise, think not about whom you

are or what you do, but rather *why* you do what you do, and *why* you are as you are.

The why. Nothing offers a greater reason for pause and reflection, than the question of why. Furthermore, figuring out your "why" may become one of the most powerful and rewarding experiences of your life. To see how impactful this understanding can be, let's turn to the example of Steve Jobs and Apple Computers.

In a recent TED video, Simon Sinek takes a look at what makes some companies and individuals innovative and inspirational. During his exploration of Apple, Sinek landed on a simple reversal of the usual business sequence of what, how, and why. Most companies begin with the straightforward (the "what") and end with the abstract (the "why"). Instead, Sinek argues that inspired leaders and companies think in reverse.

To further illustrate, if Apple communicated like most of us, their message would sound something

like: "We make great computers. They're beautifully designed, simple to use, and user friendly. Want to buy one?"

Instead, according to Sinek, Apple is actually telling us, "Everything we do, we believe in challenging the status quo. We believe in thinking differently. The way we challenge the status quo is by making our

products beautifully designed, simple to use and user friendly. We just happen to make great computers. Want to buy one?"

The difference is quite palpable and powerful, and provides us with an example as we sit alone in our silence. As you reflect on the why in your own life and business, remember we are looking beyond introspection on the past to the motivation for your future engagement with your present course. What rocks your boat these days?

Steve Jobs further sheds insight into his "why" during his 2005 commencement address at Stanford University, where Jobs shared his approach to death, and life. Jobs spoke specifically about how his course was set by how he saw himself in the mirror: "When I was 17, I read a quote that went something like: 'If you live each day as if it was your last, someday you'll most certainly be right.' It made an impression on me, and since then, for the past 33 years, I have looked in the mirror every morning and asked myself: 'If today were the last day of my life, would I want to do what I am about to do today?' And whenever the answer has been "No" for too many days in a row, I know I need to change something."

As Jobs continued, in an all too prophetic fashion: "Remembering that I'll be dead soon is the most important tool I've ever encountered to help me make the big choices in life."

Cont'd next page



Ralph Latza, JD, LLM, CFP® is the President of the San Francisco Chapter and a wealth advisor with Private Ocean in Marin.

San Francisco Chapter Executive Director

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It's a Wonderful Life

Cont'd

Because almost everything – all external expectations, all pride, all fear of embarrassment or failure – these things just fall away in the face of death, leaving only what is truly important. Remembering that you are going to die is the best way I know to avoid the trap of thinking you have something to lose. You are already naked. There is no reason not to follow your heart."

Certainly over the coming holidays you will come across a screening of "It's a Wonderful Life," Frank Capra's 1946 classic tale of George Bailey, who comes to realize the value of his life in the face of his own death. In the film, George receives the gift of seeing what the world would be like if he had not been born.

While we will not have the opportunity to see the world without us, we do experience the effect our life has on those around us. Ask: Is this the impact you want it to be? How is your "why" treating you?

As you reflect on your experiences over the past year and think what the next year may hold, resist the urge to focus on the "what am I going to do," and instead challenge yourself by asking, "Why do I want to do this?" The how and what will certainly follow.

Please feel free to share your feelings and thoughts with me at ralph@privateocean.com. Life is an ocean, breathe it all in.

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FPA San Francisco Chapter Meeting

The Role of the Trusted Advisor: Helping Business Owners Exit on Their Own Terms

Tom Boczar, Sterling Shea(moderator)
Greg Wilder, Pete Ruggiero, Michael Cole, Michael Miller

Date:

November 15, 2011

Time:

9:30am-1:30pm

Location:

City Club of San Francisco,
155 Sansome Street

CE credits:

3 hours of CFP and CPA credit pending approval from the CFP Board

Cost:

Early Registration \$65 members \$85 non members.

At the door \$85.00 for FPA

members, \$105.00 non-members.

Overview:

The program will focus on helping planners develop the skills and relationships needed to help business owner clients extract the maximum value from transitioning out of their businesses. The program will cover advanced techniques in gathering client information, tax and estate planning, retirement and benefit planning, transaction structuring, and insurance planning.

Presenter's Bio:

The program features 5 speakers and one moderator. The five speakers each have decades of experience in helping business owners exit their businesses, have multi-disciplinary skill sets, and are nationally recognized experts. The event moderator is the editor at Barrons magazine who focuses on best practices for financial advisors.

For more information: www.fpasf.org

How to register: www.fpasf.org

Allied Groups: SF CFA Society, CalCPA

This meeting is sponsored by GGU and two other TBD financial sponsors

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

What a Month!

by David Borrelli MBA, CRPC®
President's Column
FPA East Bay

It's safe to say that we just completed the most successful month in the history of the chapter. September was one for the record books from all accounts. It started out with a bang with a great presentation from Chip Roame on "The Future of the Advice Industry". We had over 120 people in attendance and it was a huge success. A few weeks later we hosted our first annual FPA East Bay Golf tournament at Round Hill CC. Again we had over 100 golfers

participate and had a great day of golf, food and networking with their colleagues. And finally to wrap up the month we hosted the 4th Annual Financial Planning Day in Oakland. We had over 300 individuals attend and over 40 advisors volunteer their time to serve the community. Mayor Jean Quan and Assemblyman Sandre Swanson both attended and spoke at the event.

Another big thanks goes out to Kyrsta Patterson who was the glue that kept all these events on track and running very smoothly. We could not have done these events without her organizational skills and leadership instincts. She went beyond the call of duty by arriving at 6am on both occasions to set up the events and make sure that everything was ready for lift off.

Also big congratulations to Megan Rouse and Frank Pare for organizing the Financial Planning Day event as well. Both gave up plenty of personal time and energy to make sure the event was successful. I am proud to be part of a great organization where everybody wants to give with their time and energy!

As we enter into the fall season I wanted to remind everybody that we will be having our annual Toy Drive that we give to the Salvation Army. Once again Nancy Gire will be in charge of this wonderful program. Our goal is to raise 100 toys to donate to the local Salvation Army Chapter. If you can't get a toy we can accept cash donations as



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.

well. Please help in making this a wonder holiday season for some child in need.

Finally, as we wrap up the year and start planning ahead for 2012 I have listed my favorite business building ideas that I see many advisors implement as you prepare for your business plan for the following year. Keep

in mind this great stat

Ask and You May Receive

Only 19% of investors say their advisor has asked them for a referral in the past 12 months. Yet 71% would be willing to provide their advisor with referrals had they been asked.

Many advisors are still not asking enough for referrals. Studies continue to show that clients will offer referrals if properly asked. I know

that many of my advisors are asking for referrals but are also doing a lot of interesting things to continue to grow their business. I am going to list my favorite three things to consider as you start planning for next year:

1) 401k Marketing Idea: If you have a 401k plan and you do quarterly or yearly enrollment meetings try this idea out next time. At the meeting ask your audience how many people don't have a will or trust? You will find that about 50% do and 50% don't. Offer a free 20 minute consultation at your office on a scheduled date in the future from 1-4pm. Invite a locally Estate Planning attorney to attend and meet with these 401k clients of yours. You will find this creates a win/win for everybody. The attorney loves it because they can get new clients and become indebted to you and will hopefully send you more referrals. The clients like it because they get estate planning advice. And you can pick up more assets because the clients are meeting in your office and can better understand how you can help them in all their investment needs besides just the 401k plan.

2) Valentine Luncheon: Host a ladies only Valentine luncheon the week of Valentines week. Great way to reach out to your female client base and do a talk on Women and Money.

Cont'd next page

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New address? Has your membership information changed?

What a Month! *Cont'd*

Everyone in attendance will receive a red rose and a box of chocolates. This is a homerun for client satisfaction and loyalty. Plus women are much better at bringing friends and co-workers to events like this to learn.

3) Host a book signing event with a local author at a bookstore. Most people love to read and never get a chance to meet and talk with an author on a new book. Talk with your local bookstores and co-host a book signing event. Invite your clients and you will get the chance to meet new people and a different market segment than you might not normally target.

I hope you enjoy these ideas as we welcome the fall season back into the East Bay. My final trivia question for the article is the following: What country produced the most oil in 2009? Email me if you know the answer!

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Hole in One: Inaugural FPA East Bay Golf Tournament a success

by Chuck Bowes, CFP®

On Sept. 19, more than 100 golfers teed off on a beautiful, warm day for the first FPA East Bay Golf Tournament. FPA members hosted clients, prospects and allied professionals to help raise funds for FPA East Bay at Round Hill Country Club in Alamo.

The tournament earned over \$3,000, which will be used to continue and expand pro bono activities such as:

- Financial Planning Days, which was started by FPA East Bay in Oakland four years ago and has expanded to over 30 cities nationwide.
- Annual scholarships, which are offered to aspiring CFP students.
- Independent Living Skills Program (ILSP) through Junior Achievement, which will provide a \$50 savings match for at-risk youths who complete the program curriculum.

An event like this doesn't happen without a team working behind the scenes. A hearty thanks to Krysta Patterson, our chapter executive who kept the ball rolling; board members Barry Mendelson,

Roshan Weeramantry, C. Gordon Dunne and Eric Flett and our loyal and ever involved Nancy Gire. We also must thank our tournament sponsors – **Carter Validus** our gold sponsor, KBS Capital Markets our Silver sponsor, and bronze sponsors Oppenheimer funds, The Financial Services NETWORK, PIMCO, Rydex, Fidelity, Orinda Asset Management, Natixis, Franklin Square, RS Funds, Guardian Life, Trans America, Putnam, and Grubb & Ellis – who gave us enthusiastic support and financial backing to help make this event a success.



Chuck Bowes CFP® is co-founding partner at with Waypoint Wealth with more than 10 years experience helping individuals and families achieve what's most important to them by aligning their financial resources with their goals and values and providing sound objective advice to facilitate good decision making.

If success is a gorgeous day of golf for a good cause coupled with deepening existing relationships and building new ones, this event was a hole in one.

The overall competition was a "shamble" format, which combined the two lowest scores on each hole to arrive at a team score. To no one's surprise our hardworking, dedicated chapter president David Borrelli of Oppenheimer Funds and his team mates – Craig Bigelow, Jeff Gail, and David Rice – recorded the low score of 127 for the day. Their names will be engraved on the large Stanley Cup-style trophy, the "FPA East Bay Cup."

As any golfer understands, this game provides the unique opportunity to spend extended periods of time in a beautiful, casual environ-

ment where people have the time to relax, be themselves and have friendly competitions.

In addition to putting for the "Cup," there were individual competitions including the longest drive, hole in one and closest to the pin.

The longest drive competition was taken with a mammoth shot produced by Dan Potter and not far behind was Lynn Mosier of Rdyex winning the women's division!

While nobody won the \$10,000 cash grand prize for hitting a hole in one, Brad Ledwith was the winner of the "closest to the pin" competition when he came within inches of the hole to win.

After the round, golfers gathered for a much-needed cold beverage and dinner while the scores were tallied and photos of the day's activities scrolled across the big screen. While there was plenty of friendly side bets being settled and many a tall tale of putts that just "lipped out," the majority of the conversation was about how much fun everyone had spending a day with clients, partners and other professionals in a casual, non-business environment.

The idea for the golf tournament came from a National FPA leadership conference in Denver last November. While at the event, it became clear that the FPA East Bay was a thriving chapter with an active membership and board, fantastic sponsors, strong finances, high-value meetings and an amazing array of pro bono and career development activities. But there were a couple of nagging questions:

- How could we afford to fund more of the great ideas our members had in promoting the values of the FPA?
- How could we give our members

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Hole in One: Inaugural FPA East Bay Golf Tournament a success *Cont'd*

and sponsors a fun way to network and interact together in a casual environment?

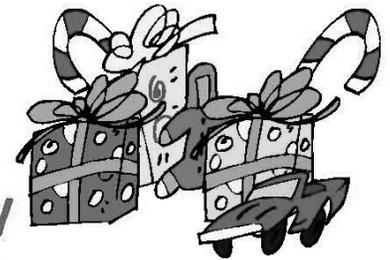
Alas the golf tournament emerged and tradition has started. I want to thank everyone who put this successful event together and everyone who golfed for our cause. We are already working to ensure next year's tournament will be even better and that under no circumstances will Dave Borrelli get his name on that trophy two years in a row!



Ready???

Set...

Toy Drive!!!



Salvation Army & FPA East Bay 2011 Forgotten Angels Toy Drive

*We are proud to continue our participation with the Salvation Army this 2011 Holiday Season.
Please help our Chapter by making a donation of a **new, unused, unwrapped** toy
at the next chapter breakfast meeting.*

*You are also welcome to make a **donation** via check directly to FPA East Bay who will purchase toys on
your behalf for the child and age range of your choosing.*

Name: _____ Tel: _____

Email: _____

Please circle the age range of your donated gift:

0 1 2 3 4 5 6 7 8 9 10 11 12 13 14

Please circle if your gift will be for a girl or boy:

Girl

Boy

***For more information contact Nancy Gire at
nrg@jpklingassociates.com/925-935-1555***

FPA East Bay Chapter Meeting

**Morningstar Analyst Rating and Global Fund Report:
Capturing Best Practices for Fund Selection**

Kathryn Young, Mutual Fund Analyst at Morningstar

Date:

November 2, 2011

Time:

7:15 am

Location:

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

CE Credits:

1 Hour

Cost:

General Meeting:
\$30 FPA Members
\$40 Non Members -
Advance Registration

Overview: The presentation will introduce the audience to Morningstar's analyst rating for mutual funds, which will be introduced later this year. The Morningstar analyst rating is a qualitative, forward-looking rating that will serve as a complement to the Morningstar star rating, which is a quantitative and backward-looking measure. The analyst ratings are assigned by Morningstar's fund analyst team and can be interpreted as a signal about our conviction in the fund's ability to outperform over time. The presentation will also introduce a long-form report, set to be adopted by our offices globally, that provides a wealth of data and expanded analysis to accompany and support the qualitative rating.

Presenter's Bio: Kathryn Young is a mutual fund analyst for Morningstar. She serves as the lead analyst for the Janus, Western Asset, and DWS fund families. She also covers fixed-income investing and specializes in socially responsible/green investing and commodities funds. Prior to assuming her current role, she was a senior data analyst for Morningstar's open-end mutual fund database. She joined the company in 2007.

Young holds a bachelor's degree in business administration from the University of Washington, where she graduated cum laude. She also holds a master's degree in business administration, with concentrations in finance and economics, from the University of Chicago Booth School of Business.

How to register:

You register for both the General Meeting and Ethics Course 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 or contact Krysta Patterson 925.935.9691

This meeting is sponsored by our 2011 Gold Sponsor: Alex Hayes of Putnam

*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*

In coordination with Financial Planning Month, the San Joaquin Chapter of FPA held its bi-annual financial call-in on October 6, 2011 from 6:00 – 8:00 p.m. The Call-in is conducted in coordination with the Stockton Record and offers members of the public the opportunity to contact local attorneys, accountants, CFP's, and mortgage professionals to obtain free advice and answers to their financial planning questions.

During this year's the Call-in, Chapter members fielded dozens of calls seeking advice regarding everything from the effect of a foreclosure or short-sale on income taxes and credit to investing for retirement. Overall, the calls this year revealed more hope than the past couple of Call-ins as many of the callers were looking for ways to better plan their finances for the future.

I want to thank chapter members Steve Dougherty, Frank Feng, Hank Klor, Tina Wells-Lee, Robert Nicholson, Jon Whited, and Erick Ibarra for volunteering to participate and helping to make the Call-in a success. The San Joaquin Chapter will be conducting its next free Financial Call-in in January 2012.



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

Chapter Meeting Calendar

2011/2012	East Bay FPAEastBay.org	San Francisco FPASF.org	Silicon Valley FPASV.org	San Joaquin Valley FPASJV.org
NOVEMBER	Wednesday, November 2nd, 7:15 am Round Hill CC <i>Best Practices with Fund Selection</i> Kathryn Young	Tuesday, November 15th, 9:30 am - 1:30 pm City Club <i>Transition Planning and Exit Strategies for Business Owners</i> Greg Wilder, Pete Ruggiero, Michael Cole, Michael Miller	Friday, November 11th, 11:30 am - 1:30 pm TechMart <i>Using ETFs to Implement 529 College Savings Plans</i> Vivian Tsai	
DECEMBER	Wednesday, December 7th, 7:15 am Round Hill CC <i>International Outlook</i> Thomas Melendez	Tuesday, December 13th, 11:30am - 1:30pm City Club <i>Advisor Panel Discussion: Client Education Techniques</i> TBA	Friday, December 9th, 11:30 am - 1:30 pm TechMart <i>Navigating the Many Housing Options for Seniors</i> Kaye Sharbrough	Sunday, December 11th, 7:30 pm Atherton Auditorium, San Joaquin Delta College <i>Stockton Symphony's Holiday Pops Concert</i> Doug LaBrecque, Stockton Chorale, Stockton Youth Chorale, & Stockton Symphony
JANUARY		Tuesday, January 10th, 11:30am - 1:30pm City Club <i>Economic & Market Outlook</i> Gary Zimmerman	Friday, January 13th, 11:30 am - 1:30 pm TechMart <i>2012 Tax Update</i> Claudia Hill, EA	

For advertising opportunities, please contact
 Brenda Herrington at 650-851-4414 or brenda@greatorgs.com
 Production and Layout by Audrey McGimsey

Planner is published monthly by five Northern California chapters of the Financial Planning Association: FPA of the East Bay, FPA of San Joaquin Valley, FPA of Silicon Valley, FPA of San Francisco and FPA of Monterey Bay. The views and opinions expressed in Planner are not necessarily those of FPA or its members. Planner may not be reproduced without permission from the publisher. The Northern California FPA Chapters welcome advertisements from reputable suppliers of products and services to the financial planning community. However, Planner does not perform "due diligence" on advertisers, authors or sponsors and cannot guarantee that their offerings or writings are suitable or correct.



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Chapter Executive Directors

New address? Contact your chapter office directly at the email or phone below

<p>East Bay Krysta Patterson EastBayFPA@gmail.com 925-935-9691</p>	<p>San Francisco Marion Briggs info@FPASF.org 877-260-3218</p>	<p>Silicon Valley Marion Briggs execdirector@fpasv.org 877-808-2699</p>	<p>San Joaquin Valley Erin Aquino ErinAquino@hotmail.com 209-473-4045</p>	<p>Monterey Bay Carol Murray clmurray3@aol.com 831-594-2292</p>
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Creating Clients for Life

CFP Board Accepted CEU Workshop

- TECHNIQUES TO DEEPEN CLIENT RELATIONSHIPS
- WHY GENERATIONAL DIFFERENCES MATTER
- FACILITATION SKILLS THAT WORK NOW!

Presenters: Helga Hayse | Denise Hughes
November 2, 2011 12:00-4:30 pm
25 Metro Dr. Suite 600, San Jose, CA 95110

Sponsor: Family Wealth Planning Group
"This is our chance to give back to the financial
planning community."
Peggy Martin, MSFS, ChFC, CASL

Space Limited. REGISTER TODAY:

<http://clientcommunication.eventbrite.com>