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2012 FPA NorCal Conference Announces Speakers & Topics for 40th Annual Spectacular

You can expect to see old faces and new faces. We expect to see your face.

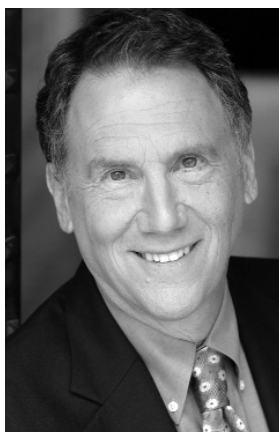
by Bob Goldman

2012 FPA NorCal Conference Committee

It's time to start thinking about the 2012 FPA NorCal Conference to be held at San Francisco's historic Palace Hotel on Tuesday, May 29 and Wednesday, May 30. In addition to the newsmaker keynotes and world-class networking, there will be more than 30 educational sessions, which, in the great NorCal tradition, will leave you struggling to decide which sessions you want to attend. [It's not a struggle in the long-term, fortunately, since every attendee gets a recording of every speaker for every session, plus all presentation materials. Other conferences charge extra for session recordings, but at FPA NorCal this benefit is included for our attendees.

We don't have space or time to list all the speakers here, but we do want to give you a taste, so here goes:

There will be familiar faces. With its reputation as one of the best financial planning conferences in the country – regional or national – FPA NorCal consistently attracts industry leaders like Ross Levin, Alexandra Armstrong, Tim Kochis, Bob Veres and Michael Kitces. These are speakers who have always had something important and provocative to say about our industry and our processes, and we expect their 2012 appearances will bring us more of the same. Also returning after a very well-received pre-



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

sentations last year are Elaine Floyd, the social security maven, whose topic is "Savvy Social Security Planning for Women" and Kathleen Pritchard who will discuss, "Client Acquisition in a Wired World."

There will be new faces, too. Like Andrew Rose who will make the trip from UC Berkeley's Hass School of Business to speak on recent developments in international financial markets. An economist and dean, Mr. Rose will present his analysis of the long-run issues that are undermining American competitiveness, including the high and persistent trade deficit and foreign indebtedness.

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Is pleased to welcome the following new associates:

Ron Brown, CRPC
Byron Hancock, CFP®, AIF
Cory Burnell, MBA
Michael FH Chang

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We wish you and yours a holiday season full of happiness, thankfulness, time with loved ones, and abundant hope for the future.

For information on joining **THE NETWORK** please contact our President & CEO Daxs Stadjuhar or our Managing Director Gordon Dunne at (650) 571-1934 www.fsnweb.com

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2012 FPA NorCal Conference *Cont'd*

Another new face is Dr. Katy Votava, a nurse practitioner and healthcare economist will share up-to-the-minute information about the influence of Medicare on retirement planning. You will come away with innovative strategies to help your clients avoid Medicare penalties and minimize the cost of Medicare.

In the months ahead we'll be announcing more information about the 40th Anniversary FPA NorCal Conference, but if you've even attended even one of the last 39 events, you know you can count on coming back with more than just a passel of CEUs. You also get relevant, practical information that you can use in your practice all year long.

So watch this space, and check your email in-box for news of Early Bird pricing when registration opens in mid-December. But don't wait too long. Last year, the 39th

Annual FPA NorCal Conference sold out and I don't think you'll want to miss out on our 40th anniversary celebration!

Where Were You in 1972?

Were you a member of the financial planning profession in 1972 or 1982 or 1992?

If so, we would like to know your thoughts about the FPA NorCal Conference which will be celebrating our 40th anniversary next year! Do you have any stories, photos, or memories about presentations that shaped your career?

We will be compiling stories and memorabilia from our members. If you would like to send us a photo, a flyer, or a story to include, please send us an email at 40@FPANorCal.org.

See you at the 40th FPA NorCal Conference at the Palace in 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:

DOL Issues Final Regulations on Investment Advice

Department of Labor (DOL) issued final regulations regarding the provision of investment advice to participants and beneficiaries in defined contribution plans and individual retirement plans. The regulations implement changes made by the Pension Protection Act of 2005 intended to facilitate the offering of investment advice to plan participants by plan sponsors. Plan investment advice providers must receive compensation under a level-fee agreement or use an unbiased computer model certified by an outside auditor. Read more at www.kilpatricktownsend.com/en/Knowledge_Center/Alerts_and_Podcasts/Legal_Alerts/2011/11/Final_Investment_Advice_Regulations.aspx?device=pdf

NAIC Approves Changes to the Annuity Disclosure Model Rule

On October 11, 2011, the NAIC approved a series of changes to their annuity disclosure model rule. The

amendments were to have been approved at the NAIC summer meeting, but that meeting was cancelled due to Hurricane Irene.

According to reports there were a number of changes to the disclosure model regulation. The most prominent amendment is the addition of standards for annuity illustrations, which are provided to the customer to show how the product has performed. For fixed indexed annuities, carriers would have to show how a



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.

given index has performed over the last 10 years, as well as the index's best and worst historical performance over a decade.

Carriers would have to include a disclosure form that describes the contract, its benefits and how it works. For fixed indexed annuities, the disclosure would have to show the basis for caps,

spread and participation rates. Customers also would receive a buyer's guide and an explanation of the impact of any riders, along with information on the contract's federal tax status and the penalties that apply to withdrawals. Read More at <https://home.investmentnews.com/click/InvestmentNews.com>.

GRASSROOTS

Evelyn Zohlen, Chairman of FPA's Orange County Chapter, recently had the opportunity to talk with Jerry Twomey, Deputy Commissioner of the Securities Regulation Division in the CA Department of Corporations (DoC). They had a "terrific" discus-

sion regarding how FPA of CA could help the DoC transition advisors moving from SEC to state registration in CA.

Among some of the things discussed to facilitate this change - face to face meetings, live webinars, and recordings of the webinars posted on the DoC website. Evelyn also brought up a myriad of ways that FPA of CA could help facilitate the transition. This included using FPA's communication network to let our members know of the DoC meetings and help with logistical setup of meetings held near FPA chapters.

Zohlen agreed to reach out to FPA members to see what questions they have about the upcoming change. DoC would, in turn, use those questions for FAQs on their website. Zohlen also offered up FPA as a resource as they continue to evaluate rules aimed at protecting consumers and regulating advisors. DoC appreciated the opportunity to utilize us as an incubator and let us know that they are "not wedded to the method; we are most interested in the outcome". This is a great opportunity for FPA to be part of any future regulatory process in CA.

Hats off to Evelyn Zohlen and the Orange County chapter for their great work! This is an excellent example of why it is important for FPA chapters to become involved in their state government, get to know their regulators, and become a trusted resource.

Taking Stock

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

The end of the year provides time and opportunity for reflection. We see lists of the top ten of everything imaginable: movies, both good and bad; investment firms; restaurants; commercials. I am joining the party, with 10 questions to consider as we close out another year and look forward to an eventful 2012.

1. What gets you up every morning?

Each of us is driven by different values, which leads to a variety of goals and desires. Whether gratitude is your attitude, or you are driven by making money in order to provide for your family, you are the one in control of what motivates you on a daily basis—and here's hoping your every day is aligned with what brings you meaning.

2. If you ask it, are you ready for the answer?

A financial planner's quest for building a business and achieving efficiencies in practice have led to a reliance on processes and procedures to simplify and streamline. And as we get more entrenched in our ways, we run the risk of not always seeing the people across the table—they are human beings, after all, with their own interests, fears, and desires. We are not the client, we are not the prospect. We do not know what is "best" when we do not know the person. Experience can only take us so far. The challenge here is not to discourage the asking; rather, to accentuate

the answering—through the continued pursuit of greater knowledge and skill to serve the needs of the client, and through the creation of a network of professionals who can assist us along the way.

3. Are you planning for the future, or for today?

If you are a traditional planner, you are focusing on your clients' future successes while offsetting the impulse for immediate gratification. Bridging this natural tension between present and future is part of the gift a planner brings to the table. As we project into the



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

future, clients may not always be able to hear us—and once they leave our offices, they return to behaviors which are most comfortable to them.

Planning requires a way to bring future goals to life today. If we really see ourselves as interested in changing our clients' lives, then we must be able to create a stir in the present.

We must be able to be with the clients in their emotion and discomfort.

The preparation for these events is rooted in how we approach our everyday interactions with our clients, and with ourselves.

4. How do you handle differences between what the client wants and what you feel is best?

The discussion of a fiduciary standard for financial professionals seems to have drifted into the space of investment choices and the accompanying compensation. Yet the choices advisors make as planners go well beyond investment compensation. We see the

conflict between the choices the clients want concerning education planning for their children, which has the potential to jeopardizing their own retirement.

We encounter challenges with long-term care discussions, as well as choices to be made concerning estate planning. To the latter point, while advisors are not the writer of estate documents, we often educate, and frankly, influence clients regarding their estate planning choices. Say the client wants to disinherit his son—such a decision may likely lead to an estate battle later on. Are we acting in the best interest of the client when we defer to the clients' wishes here, or do we insist on what makes the most practical and reasonable sense?

As we face the realities of being a fiduciary to our clients, our decisions have ramifications which go beyond our existing client relationships, to children and other familial relations where we are not the "trusted advisor."

5. What do you do with what you know?

We all accumulate experiences and, hopefully, wisdom from our lives. In financial planning, there is a unique characteristic as the profession continues to age. While the talk is about how to make our profession younger, I would rather ask how to best capture the stories and wisdom of those who have been on the cutting edge of the profession. How can we utilize their skills and experience to improve the collective lot of those in practice and those yet to come?

The question has implications which
Cont'd next page

San Francisco Chapter Executive Director

San Francisco
Marion Briggs

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New address?
Has your membership information changed?

Taking Stock *Cont'd*

go beyond historical insights and the call for sharing of such knowledge. This industry has a very short shelf life, as we face frequent changes in technology, best practices, and the law. Financial planning is filled with opportunities to learn more, and we are constantly challenged by the changes around us. We must continue to implement and improve upon our offerings for the betterment of our relationships and for the reputation of our industry.

6. How do you want to spend your day?

This question has meaning to our clients' lives, and to our own. The decisions about allocating precious resources of time and energy show what we value the most, and assist in evaluating whether we are living a purposeful life.

How do you spend your day? Is this the way you want to be spending your time?

Stanford University psychologist Carol Dweck, author of "Mindset: The New Psychology of Success," espouses the view that people have the capability to grow and change. Brains and talent are the starting points; dedication and hard work then take over to propel a person to a lifetime of discovery, resilience, and learning.

The limits we place on ourselves are reflected in how we see our clients and the world. This is not a call to enjoy the greener grass in your neighbor's yard; instead, it is reminder that we can focus our days on what we consider the most valuable. The decision to be the best is strictly up to each of us individually. The pursuit, in and of itself, offers its own reward.

7. How do you measure your success?

We are in the benchmarking busi-

ness—we want to show quantitatively how we are doing. At the end of the day, we are left with ourselves and our own standards to judge ourselves.

Related to measuring success is how we respond to it. As odd as it may seem, people often keep their happiness under wraps, packaged away so that it is soon forgotten, with new challenges quickly filling the void. Many of us have been told too often and for too long that we must remain humble and not draw attention to ourselves. In such cases, we do not fully experience our accomplishments. The point here is not about how we "show off" for others; instead, this is about how we are able to take in and experience what we have achieved (or where we have failed).

8. What do you want for yourself?

As anyone knows in the service area, it becomes very easy to focus on other people and their desires. We are pleasers, after all, and we want to make sure other people are taken care of. As we all learn with time, if we are not able to take care of ourselves, we are not in a position to take care of another. Too often the caregiver dies before the patient.

This is where it becomes very important for the planner to be the client. The idea that planners do not go to other planners is a failing in this industry. If a lawyer is a fool for representing herself, what is a financial planner who does the same?

9. How will you be better next year?

This is where the rubber meets the road, and where you commit yourself to something for the future. This may mean simply doing a better job at whatever you have chosen to do. Some people make the world a better place simply by being who they are. People want to be around them for how others feel around them.

As people get older, more and more they look to others and the community for connection and validation. We are not alone in this world. We are called to continue to revisit our lives to be better and to renew our zeal for all that is around us.

10. How do you keep your heart open to love?

At the end of the day, life is about so much more than the return on investment we achieved for our clients. Money can take us so far. Fame and beauty can only provide so much.

Everyone's favorite oracle, Warren Buffett, has even entered into the discussion on how he now sees the world of love:

"When you get to my age, you'll really measure your success in life by how many of the people you want to have love you actually do love you.

"I know people who have a lot of money, and they get testimonial dinners and they get hospital wings named after them. But the truth is that nobody in the world loves them..."

"The trouble with love is that you can't buy it. You can buy sex. You can buy testimonial dinners. You can buy pamphlets that say how wonderful you are. But the only way to get love is to be lovable. It's very irritating if you have a lot of money. You'd like to think you could write a check: I'll buy a million dollars' worth of love. But it doesn't work that way. The more you give love away, the more you get."

Perhaps the answer here is to live each day with an open mind and open heart, willing to experience all the beauties and tragedies that life brings. Enjoy the holidays, and celebrate each day and each other!

Please feel free to share your feelings and thoughts with me at ralph@privateocean.com. Life is an ocean, the possibilities are endless. ©2011 Ralph G. Latza

Financial Planning Days Another Huge Success in NorCal

by:

Artie Green, FPA Silicon Valley

Ralph Latza, FPA San Francisco

Frank Pare, FPA East Bay

Steve Raymond, FPA Northern California

Once again this past October, FPA East Bay, FPA San Francisco, and FPA Silicon Valley organized Financial Planning Days in their respective locations. Joining them this year for the first time was FPA Sacramento. The results? Over 170 volunteer financial planners donated their time and expertise to provide valuable financial advice to over 900 people!

Financial Planning Day was held at Oakland City Hall on October

1st, at West Sacramento City Hall on the 8th, at UC Hastings School of the Law in San Francisco on the 22nd, and at Dr. Martin Luther King Library in San Jose on October 29th. Thanks to the combined support and sponsorship of the FPA, the CFP Board, the Foundation for Financial Planning, the U.S. Conference of Mayors, and the associated cities, the events offered one-to-one consultations with financial planners, as well as timely presentations on important financial topics, including home ownership, debt and credit management, retirement planning, and investments. Keynote speakers included Oakland Mayor Jean Quan, Assembly member Sandré Swanson, West Sacramento Mayor Christopher Cabaldon, San Francisco Treasurer José Cisneros, and San Jose City Councilmember

Sam Liccardo.

High quality advice was provided at each location without any selling or hidden agendas. Attendees left with a newfound respect for financial planning and our profession. "Really glad I came!" said one participant. "I thought it would be a waste of time. It wasn't. I know a lot more now than I did before." Another participant summed up the general consensus: "Awesome program! Thanks for putting this on!"

Questions ranged from the simple – "What's an IRA?" and "How much should I save in an emergency fund?" – to the complex: "Should I let my house go to foreclosure because I can't pay the mortgage anymore?" and "Should I use up my 401K to pay off all my debt?"

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Oakland Mayor Jean Quan and Assemblymember Sandre Swanson welcome attendees to 2011 Financial Planning Day at Oakland's City Hall.



Community members wait to meet with a financial advisor.

Financial Planning Days Another Huge Success in NorCal *Cont'd*

Attendees ranged from the unemployed, looking for assistance in getting back on the right course, to the high net worth, with millions in stock and real estate. All were grateful for the assistance, and many were surprised to learn that financial planners could actually be advisers, not just sales people.

Feedback from the volunteers was equally positive. Said one: "I

was impressed with how smoothly it ran and the opportunity ... to demonstrate the skill and professionalism of our Association. I would be happy to participate again." Many appreciated having had the opportunity to give back to the community and the satisfaction of knowing they made a difference in someone's life.

All told, over 30 cities across the U.S. offered local Financial Planning Days this year. The momentum will only continue. If you are looking for an opportunity to help people in need, be sure to keep this event in mind as your

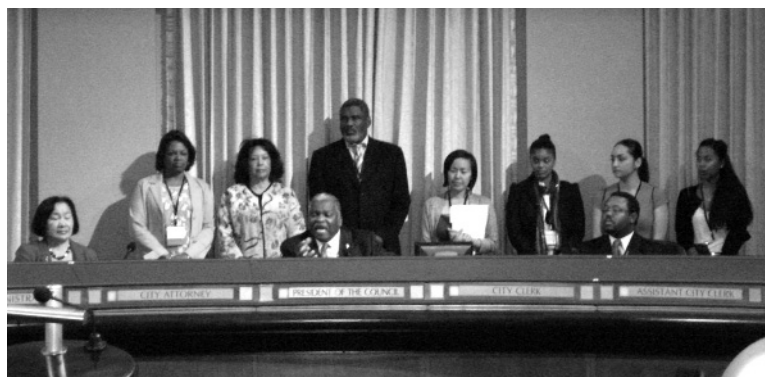
local chapter begins preparation for next October. And to all those planners who contributed their time and energy, a heartfelt thank you for having turned this event into such a wonderful venue for community service and support!



FPA members including Lisa St. Clair (center) help attendees.



Advisors meet one on one with community members to address their questions.



Members of the Mayor's and Assemblymember's staff listen to the opening remarks from Sandre Swanson.



Financial Planning Days 2011 in San Francisco was held on October 22nd at the UC-Hastings College of the Law.



Speaker Sara Wolfe from UCSF shares valuable resources with the audience



FPA SF members Laura Tanner and Jeff Stoffer provide advice to attendees.

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Volunteer Lilian Tsi Stielstra from the FPA of San Francisco listens intently.



Robby Nelson, a volunteer from Consumer Credit Counseling Service of San Francisco meets with a member from the community.

FPA San Francisco Chapter Meeting

Panel Discussion: Effective Strategies for Client Education Panelists Glen Angers, Estate Planning Attorney, Vince Crivello, of Loring Ward, and Lou Tousignant, of AllianceBernstein

Date:

December 13, 2011

Time:

4:00pm–5:30pm

Location:

City Club of San Francisco,
155 Sansome Street

CE credits:

1 hour

Cost:

Early Registration \$45 members \$65 non members.

At the door \$65.00 for FPA members, \$85.00 non-members.

How to register: www.fpasf.org

For more information:

www.fpasf.org

Overview: As an estate planning attorney, Glenn Angers has a unique process for communicating the intricate estate planning process through pictures, and will share his method.

Vince Crivello, a former advisor, will share some of the materials that he has helped Loring Ward develop to simplify and clearly communicate their investment philosophy and process to clients.

Lou Tousignant's presentation will cover how he has used AllianceBernstein's research in the capital markets and practice management areas to create materials and processes to better educate clients. He will share his tips for conducting a client review meeting as well as provide a meeting prep checklist to attendees.

Presenter's Bio: Glenn Angers is an estate planning attorney serving clients throughout the East Bay and the larger San Francisco Bay area. He counsels clients in strategies for avoiding probate, minimizing taxes, maximizing retirement benefits, protecting assets, and creating and transferring wealth through the use of revocable living trusts, irrevocable trusts, intra-family gifts, multi-generational "dynasty" trusts and charitable giving. His practice also includes probate and trust administration.

Vincent Crivello is a Regional Director with Loring Ward. With over a decade of experience in the financial sector, he provides Investment Management, Business Management and Practice Development Services to independent advisors throughout California.

Lou Tousignant, Vice President-Regional Manager, AllianceBernstein. Lou Tousignant has been with AllianceBernstein for four years and has been in the financial services industry for over 15 years. He started his career with Merrill Lynch in Northern Minnesota and has worked with US Bancorp Investments, Wells Fargo Funds, and Legg Mason over that time.

This meeting is sponsored by iShares

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

Goodbye and Thank You

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

It's hard to believe that my year of being your President is coming to a close. Like in any volunteer position, when you commit yourself to the job of President there is a certain amount of internal stress that goes on in the early months of the assignment. But after you get through the big goals and challenges and the end is near you begin to settle into the position and feel comfortable with the surroundings and the tasks that lay in front of you. However, just like people that walked in my shoes before me and those that will walk in my shoes after me the calendar turns and it's time to let the next leaders of the chapters take over and lead us into the future. I would like to personally thank all the board members and committee members that volunteered their time to make this a phenomenal year for the chapter.

Without the work and dedication from you we would never be able to achieve all the goals that we set out to conquer at the beginning of the year. I would also like to thank Krysta Patterson our wonderful and talented Executive Director that keeps our chapter running smoothly and always goes the extra yard to makes sure we are organized and on

top of all our projects and initiatives. When we started the year I have three goals that I wanted us to achieve as a chapter and I am happy to say that we achieved all of them and many more.

Goal #1 was to have a break the record attendance meeting in January with the Federal Reserve and we succeeded in about 130 attendees at our kick off meeting. The momentum from that meeting carried into our other monthly meetings as we saw an increase in our average attendance this year.

The 2nd goal was to create the First Annual Golf Tournament and we did that in September with 106 golfers playing at Round Hill in our first tournament and there is



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.

no doubt that this will become a can't miss tradition in the future. We are already planning the 2nd Annual in September so I hope to see you out there again.

Finally, I wanted to leave the chapter in great shape regarding leadership of the board. At this time we have a robust board of

directors and we have arranged the pipeline so that the future leadership positions are all lined up for the next several years.

Another item that I need to bring to your attention is the proud tradition of receiving awards from the National FPA. This year is no different as we were recently notified that we won three awards for the Outstanding Achievements category

from National. They were as followed:
Leadership (Succession Planning)
Financial Planning Week (2010)
Financial Planning Day; Oakland)
Pro-Bono (ILSP/Junior Achievement)

This is the first year that we have won three awards and this places us in the top decile of chapters across the country!

Thanks again for the great year and I hope to see all of you attend our meetings in the future and if your time permits look to get involved in the chapter and maybe one day you will be writing this President report like me!

East Bay Chapter Executive Director

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FPA East Bay Chapter Meeting

International and Emerging Markets Outlook: Is it Different This Time?

Thomas Melendez, Institutional Portfolio Manager
MFS Investment Management

Date:

December 7, 2011

Time:

7:15 am

Location:

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

CE Credits:

1 Hour

Cost:

Advance Registration

\$30 FPA Members

\$40 Non Members

At the Door

\$40 FPA Members

\$50 Non Members

Overview: The presentation will introduce the audience to Rethink emerging markets equities

- Definition and traditional investment case for Emerging Markets Equities (EME)
 - Reasons why it may be "different this time"
 - What is the best way to access EME opportunities?
- EM GDP growth outpaced developed market
- Growth
 - Reasons why it may be different this time

Presenter's Bio: Thomas Meléndez is a vice president at MFS Investment Management® (MFS®) and an institutional portfolio manager of the firm's global equity portfolios. In this capacity, he participates in the research process and strategy discussions, customizes portfolios to client objectives and guidelines, and communicates the portfolios' investment policy, strategy, and tactics.

He joined MFS in 2002 as an institutional portfolio manager with more than ten years experience, including three years as an Emerging Market product specialist for Schroders North America, two years as a general manager for Schroders Argentina, and another three years as a vice president, Latin American fund manager for Schroders Capital Management International, London.

Prior to that, he spent two years as a vice president of Sales and Research for NatWest Securities. Thomas earned a bachelor's degree from Long Island University and an MBA from Columbia University. MFS portfolio managers are supported by our entire team of investment professionals in six worldwide offices, who apply a proprietary investment process that is research driven, globally integrated, and disciplined.

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: David Borrelli of Oppenheimer Funds

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

President's Column

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

2011 has flown by and it is hard to believe it is already December. I want to thank the Silicon Valley Board, our many volunteers and our Executive Director Marion Briggs for making 2011 a great year for the Chapter through your help and your leadership. The Chapter and I owe you much.

About eight weeks ago we learned from our Executive Director that she would be leaving us at the end of the year. She is leaving the "Executive Director" business and we will miss her greatly. For the last five years she has done a stellar job of helping the Board and our Chapter members keep the Chapter running. Her tireless energy and her process improvements have really helped streamline our processes as well as been a key part of our success. Marion will be greatly missed. In her true form she reminded us that "I'm not going to the moon" so she is available to contact if we have questions.

We immediately launched a search to find a new Executive Director and we interviewed three candidates. I am very pleased to announce that Susan Adams has accepted the position. For the last two years Susan has been helping Marion and many of you have probably met her when you checked in at meetings or maybe received an

email from her on a Chapter issue. We were very fortunate to have Susan join us and please help me welcome her.

On October 29th we had our second Financial Planning Days and it once again was a huge success. Our thanks goes to FP Day Chair Artie Green and his committee of Michael Caulkins, Julie Schatz, Chris Wentzien, and Marion Briggs. They also had 9 other volunteers helping with check-in and other logistics on the day of the event. It takes a lot of folks and a lot of dedication to put a huge event like this on. We also want to thank MLK Library in San Jose and the City of San Jose for their help.



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

The event served over 150 people and I'm pleased that we had 49 CFP®'s volunteer for one shift or all of the day. It was a great event and there was a wide range of financial help that was provided. I had a gentleman who wanted to inquire about a career change into financial planning. He had left an

IT job and wanted a career where he couldn't get "outsourced offshore". There were many antidotes, but my favorite was a 17 year-old girl who sat next to me and gave Jennifer Bush an informational interview on the how, what, where and why related to financial planning as a career. Wow. Lest you think we were running a career fair we had a few other career questions, but of course most of the attendees game with specific sets of financial issues and/or questions. Another favorite of mine was a couple who came in and they had

one of those rolling brief cases. It looked like it was filled with most every financial paper they had and the planner spent almost an hour helping them. They went home with smiles on their faces.

Our thanks to all of the Silicon Valley CFP®'s and those from other Chapters who came by to help. A representative from the CFP® Board did an exit interview with every attendee and an incredible 100% were pleased. An event like this greatly helps the public as well as helps raise the positive image of both the FPA and our profession. I know it is a great feeling to be helping folks and I heard many fellow planners who derived a great deal of psychic income from the day. Thanks to all, and a special thanks to Artie and his committee.

Over the last few years I've attended two client funerals as well as other services for Rotary friends and other community friends. This is a great time of year to reflect. The holidays are a time of family and tradition.

Happy holidays to you and your family, and my wishes for a happy, healthy and successful 2012!

Do1Thing.
One Thing Leads to Another.

Silicon Valley Chapter Executive Director

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

New address? Has your membership information changed?

FPA Silicon Valley Chapter Meeting

Navigating the Many Housing Options for Seniors

Kaye Sharbrough

Date:

December 9, 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:

Kaye will review the various housing options for Seniors explaining what each one offers not only for housing, but for services offered too. From Independent Living, to Assisted Living, to Skilled Nursing. Learn options such as Co-Housing, PACE program, Continuing Care Retirement Communities, and more.

Presenter's Bio:

After graduating from UCLA, teaching for 10 years, then moving into advertising, marketing and high tech publishing, Kaye became involved in the Senior Housing industry. She became committed to helping others find happy, healthy, supportive solutions to some of the inconveniences of aging and founded Senior Seasons to further that objective.

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

For more information: www.fpasv.org

This meeting is sponsored by Laserfiche

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

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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: Ethical Challenges of Client Non-Compliance

Date & Time: Friday, January 20th, 2012, 12:00 noon to 1:30 pm

Speaker: Dr. Jim McCabe, President, Eldercare Resources

Location: San Jose, CA (Rose Garden Area)

Cost: \$10

The Burden for practice compliance falls directly upon the financial planning professional. Unfortunately, most of the situations that place you at risk of non-compliance are client driven factors—lack of follow through, poor decision making, and non-disclosure. A recent study found that fully 25% of a planner's time is spent discussing non-financial issues such as health care problems, competence concerns of family conflicts. This session will use client issues as a way of examining how client noncompliance can be a major barrier to planning and place you at risk of being non-compliant. Techniques will be discussed to help the at-risk advisor.

Speaker Biography:

Dr. Jim McCabe is the president of Eldercare Resources www.EldercareResources.biz. His firm consults with companies and individuals on health and long-term care planning. Jim has worked extensively with estate planning and financial services professionals to assist them and their clients in the areas of client competency, the nature and cost of long-term care, assessments for home and personal safety. Dr. McCabe earned his doctorate at UC, Berkeley and holds Masters Degrees from the University of Hawaii. Eldercare Resources has offices in Los Altos, CA and Scottsdale, AZ.

Seating is limited.

To reserve your seat, please RSVP early to Cynthia Riley at CynJRiles@Aol.com. A \$10 fee will be collected at the door.

Chapter Meeting Calendar

2011/2012	East Bay FPAEastBay.org	San Francisco FPASF.org	Silicon Valley FPASV.org	San Joaquin Valley FPASJV.org
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> Glen Angers, Vince Crivello, Lou Tousignant	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	Wednesday, January 4th, 7:15 am Round Hill CC <i>International Outlook</i> Gary Schlossberg	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	
FEBRUARY		Tuesday, February 14th, 11:30am - 1:30pm City Club <i>Panel on Planning for Non- traditional Families</i> Deb Kinney, Chris Kollaja, Jill Hollander	Friday, February 10th, 11:30 am - 1:30 pm TechMart <i>U.S. Monetary Policy and National Economic Outlook</i> Yelena Takhtamanova	

For advertising opportunities, please contact
Brenda Herrington at 650-851-4414 or brenda@greatorgs.com
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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

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