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2012 FPA NORCAL SPEAKER SPOTLIGHT

When FPA NorCal and Twitter Collide

by Bill Winterberg

In the coming months, we will feature articles from guest speakers who will be speaking at the 2012 FPA NorCal Conference. We are pleased to invite Bill Winterberg back to speak again in 2012. Bill's technology presentation was one of the highest rated sessions last year. For more information about his presentation or the 2012 FPA NorCal Confercence in general, please visit www.FPANorCal.org.

Bill Winterberg, CFP® provides technology consulting through www.FPPad.com and is the technology columnist for Morningstar Advisor.

When I ask most planners for their opinion on social media's benefits, I typically get responses like "There is no benefit," or "Social media is a complete waste of time." After all, there's little evidence to support claims that if you regularly post updates to Twitter, Facebook, or LinkedIn, you'll attract throngs of prospects to your firm.

But the benefits of social media are not solely limited to attracting followers and converting them to clients. There are other ways planners can use and benefit from social media. One of those lesser-known benefits is the social medial "back channel," and I'm going to explain how this new method of communicating and sharing information can benefit your role as a financial planner.

What's the Back Channel?

The social media back channel is a real-time discussion that is posted publicly on social media websites. Back channel discussions are most often associated with industry conferences and events, where attendees update their social media accounts with nuggets of information heard throughout the event.

Twitter is the most popular social media service used for back channel discussions. Attendees with Twitter accounts tag their updates, called tweets, with a unique keyword preceded by a "#" sign, collectively known as a hashtag. Twitter provides a concise guide to the use of hashtags along with several best practices in this post on its website: *www.support.twitter.com/articles/49309-what-are-hashtags-symbols*

Using a hashtag allows conference-related tweets to be returned in search results across the entire Twitter service.

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THE FINANCIAL SERVICES
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Kevin Kuhlow	**San Mateo, CA**	**George Kingston**	**Los Gatos, CA**
John Cruse	**Petaluma, CA**	**Lee Holland**	**Northville, MI**

We are very excited to announce that Christopher F. Mercado, MBA, CFP®, CIMA®, AIFA®, has joined THE Financial Services NETWORK as our Senior Vice President.

For information on joining **THE NETWORK** please contact our President & CEO Daxs Stadjuhar or our Managing Director Gordon Dunne at (650) 571-1934
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2012 FPA NORCAL SPEAKER SPOTLIGHT

When FPA NorCal & Twitter Collide *Cont'd*

Hashtags can either be formally declared by conference organizers or by a majority of Twitter users if no "official" hashtag is announced.

Finding Hashtags

So how do you view what's being said in an event's back channel? First, you need to identify the hashtag being used for tweets related to the event. This is the hardest part, especially if the event organizer hasn't formally identified a hashtag on its website or in conference materials, so be sure to check those sources first.

If no official hashtag exists, review the list of speakers for an event and see if any of them maintain profiles on Twitter. Search for users on Twitter by entering their names in the search box on the Twitter home page: *www.twitter.com* (you don't need to create a Twitter account to search). If you find a profile for a conference speaker, click on his or her name to see the most recent tweets from that user. Chances are good that the person has tweeted from, or leading up to, the conference and tagged updates with a hashtag.

View the Back Channel

With the conference hashtag in hand, simply use the search box once again on the Twitter home page to search for tweets containing the hashtag. Again, you don't need to create a Twitter account to perform a search, so you can safely review this information without triggering any compliance concerns. Hopefully, you'll see a list of tweets in the search results from attendees sharing relevant updates from the event. The volume of tweets depends on how many attendees are actively tweeting from the event and whether or not the venue has quality Wi-Fi or 3G/4G cellular coverage.

The FPA NorCal Back Channel

I'll be attending, presenting, and tweeting at this year's FPA NorCal conference in May (my Twitter profile is *@billwinterberg*), along with several colleagues whom I know have Twitter accounts, including Michael Kitces (*@michaelkitces*), Caleb Brown (*@newplnrrec*), and Elizabeth Jetton (*@elizjet*). We'll be tweeting from the conference using the *#FPANorCal* hashtag, just as we did in 2011.

So if you're unable to attend FPA NorCal, you can still monitor the back channel conversation from the conference, engage in dialogue with conference attendees, and view valuable takeaways from individual sessions. But even if you do attend the conference, with six breakout sessions, you can't be in every session at once.

Hashtags and the back channel give you the ability to view what's being said in other sessions in real time. If one appears to be more relevant than or of particular interest to the session you're attending, you can discreetly exit the current session and transition to the other. Alternatively, you can mark the other session's title in your notes and ensure you review the session recording provided on the conference CD sent out to all attendees.

More than Marketing

As you can see, social media websites are not just for marketing your firm and attracting prospects. There are other valuable ways to use these services as you just discovered. You can use new mediums like Twitter to stay informed on what your colleagues are saying while attending industry conferences. And if you're eager to engage in the back channel conversation (and have compliance approval), you can add your own thoughts and reactions by posting updates of your own.

SPONSOR SPOT

The Gift of a Felony[1] ; or Will your Trustee go to Jail

by Rich Dayton

Will your clients trustee go to jail for giving mom or dad's guns to one of their brothers or sisters? Have you failed in your duty to your client if you don't discuss firearms and planning for their transfer? What does a successor trustee or power of attorney agent or conservator do when they find out their principal owns firearms? There are approximately 233 million guns in private hands across the country; it is possible your clients may have one or more of them.

Rich Dayton is a Certified Specialist in Estate Planning, Trust and Probate Law. His office is located near the San Jose Airport.

Yes, a trustee can go to jail for an improper transfer of a firearm. Yes, I think we have failed our clients if we don't discuss the issue. Finally the agent needs to find out the law on firearms before taking any action other than to secure them, or they may find themselves in trouble.

Firearms are special assets for many of our clients. No matter what we may think about firearms it is our duty to insist our clients protect themselves and their appointed agents if we accept working with the client. There are a very large number of laws affecting transfer of a firearm. Normal revocable trusts contain language that is inconsistent with the requirements of the National Firearms Act, Title II of the Gun control Act of 1968. Jail terms of up to 10 years in federal prison and fines of $250,000 can apply.

Firearms and related devices includes handguns, rifles, silencers, ammunition, shotguns, zip guns, "camouflaging firearm container", metal knuckles, leaded cane, and of course machine guns, and other explosives. The list is very extensive.

So dad has died and his trustee is supposed to transfer dad's gun collection to his son. One problem, the son has been convicted of a felony; if the transfer takes place the Trustee has committed a crime. So the son never committed a felony but has been convicted of a misdemeanor from a bar fight 20 years ago. Again, the son is prohibited from owning a gun. How is the trustee going to be sure that the son is telling the truth about convictions? My recommendation is to have the son provide proof of eligibility. The application form and instructions to request a personal fire arms eligibility check is on the Department of Justice (DOJ) Bureau of Fire arms website at *www.oag.ca.gov/firearms/forms.*

It is unlawful for a person who is not a licensed firearms dealer, to sell, loan, or otherwise transfer a firearm to a non-licensed person unless the sale, loan, or transfer is completed through a licensed firearms dealer. This does not apply to a surviving spouse, transfer between spouses, and an executor or administrator of an estate….however concealable firearms obtained by these means must be reported to the DOJ.

Individuals who obtain firearms through intestate succession or by bequest, sales or transfers between "immediate family" members (e.g. parent and child, and grandparent and grandchild) must obtain a Handgun Safety Certificate. The acquisition of a handgun in this manner must be reported within 30 days to the DOJ. Forms can be obtained at *www.oag.ca.gov/sites/all/files/pdfs/firearms/forms/oplaw.pdf.*

How can you help your clients? First ask about any firearms in the estate. If they exist, find out what special planning they have done. If your clients have not done any planning for their collections then at a minimum refer them to the California handbook located at: *www.oag.ca.gov/sites/all/files/pdfs/firearms/forms/Cfl2007.pdf*

If they would like to learn more on the subject refer them to an attorney trained on Gun Trusts. Gun Trusts have been around for several years. They are becoming more popular due to the increasing complexity of handling firearms.

For more information on how to set up a Gun Trust and or assist your clients with this topic contact Rich Dayton at 408-437-7570.

[1] *[C. Dennis Brislawn],"The Gift of a Felony." Web. 18 Sept. 2011*

PRESIDENT'S PODIUM

How Can You Get More Out of Your FPA Membership?

by Eric Solve, President
FPA Silicon Valley

As you are involved in the financial services industry, chances are one of the metrics you use to determine how an investment is performing is the return on investment. So how do you measure the return on your investment when it comes to the FPA? The answer is different for everyone. To some, having access to convenient and regular continuing education justifies their membership, others may value the networking opportunities, and for some, educating the public about financial planning and participating in pro bono programs is their reward.

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

Regardless, of what your benchmark is, the Northern California FPA Chapters are some of the strongest in the country and have a lot to offer their members.

For those of you looking for ways to get more out of your membership, here are a few suggestions:

1. Familiarize yourself with what your chapter has planned for 2012.

Part of what makes the Northern California FPA chapters some of the best in the country is the fact that they are vibrant and thriving. We have active members, hold regular meetings, host a variety of events (brown bags, networking opportunities, panel discussions, etc.) in addition to the chapter meetings, have made a commitment to Financial Planning Days, and support the FPA NorCal Conference.

The easiest way to see what events your chapter has planned is to visit your chapter's website.
Silicon Valley – *www.FPASV.org*
San Francisco – *www.FPASF.org*
East Bay – *www.FPAEastBay.org*
San Joaquin Valley – *www.fpanet.org/Chapters/SanJoaquinValley/*

When you see something of interest, put it on your calendar and join us. If you notice an interesting meeting topic in the Planner at another chapter, sign up for it; all FPA members are welcome to attend other chapter's events.

2. Find a way to get more involved with your chapter.

Whether you're looking to share your expertise with newer planners or seasoned veterans or just want to become more active in your chapter, getting involved is a great way to get more out of your investment. Your involvement can be as simple as attending a few monthly meetings or networking events or making a commitment to get to know your fellow planners. Perhaps you feel it's time to join a committee, if so we can always use more volunteers. For those interested in volunteering, there are a lot of different committees and not all require large time commitments.

3. Utilize the resources available to you through your local chapter and FPA National.

Are you looking to hire someone for your firm? Perhaps you are looking for an internship, a part time or full time position? Local chapters and national have job postings on their websites under the career/practice tab…take advantage of this resource.

Are you listed on Planner Search? Are you looking for a Marketing Toolkit.? National has many resources available to planners in all stages of their careers…whether you are starting out, looking to expand, or getting ready to exit.

4. Take advantage of the Continuing Education opportunities.

This is the easiest way to benefit from your membership. Between chapter meetings, live Ethics Courses put on at various chapters, the NorCal Conference, Far West RoundUp, and the conferences put on by FPA National, you have ample opportunities to get your Continuing Education hours at discounted rates throughout the year.

5. Build relationships with members, sponsors, and other trusted advisors.

In addition to financial planners, our sponsors, and a wide variety of other trusted advisors (tax, mortgage, estate planners, insurance, etc.) regularly attend your chapter meetings; making for great networking opportunities. Whether you are looking to build a referral network or want to run ideas past your colleagues, you have access to a wide variety of professionals who are experts in their fields.

If you are not taking advantage of the opportunities highlighted above, I'm guessing you aren't getting the maximum return on your investment and I would encourage you to take some time to find out what your chapter has planned for 2012. During the course of the year, if you find yourself interested in becoming more involved, you are welcome to join us. We look forward to seeing you soon.

BOARD BLURB

FPA East Bay Chapter - Membership & Career Development Committees

by Evor Vattuone, Barbara Gray, and Ken Perine

Individually, the FPA's committees of Career Development and Membership accomplish much toward the great overall service that the East Bay Chapter of the FPA provides both its members and the financial planning community as a whole.

Career Development assists new financial planners in the development of their careers. This may seem simple enough, but think of how traditional hiring by companies happens; the candidate sends a resume or is introduced by a recruiter to a company, they're interviewed, and then hired (or not). This is not exactly paralleled in the financial services arena. I've been told literally hundreds of times how different the business of financial services is from a new job seeker's point of view. Becoming a financial planner is not, by any stretch of the imagination, an easy path. Because building a career in financial services can be so confusing to someone who's not in the business, the Career Development committee is invaluable to job seekers. Career Development not only connects employers and candidates, but it helps new candidates understand the industry before they accept a position – they help to create a better fit before the seeker embarks on their journey to a career in financial services.

For new planners, finding a job is often relegated to only 2 paths: going to work immediately for a very large firm or knowing someone in the business already. The FPA's Career Development committee offers a way that new planners can ask questions of prospective employers of all sizes, management.

One of the common tools used by Career Development is holding mixers. Mixers are outstanding, low commitment venues where job seekers can interact with employers. The mixer is a great venue because it allows employers to see candidates in a more relaxed, casual setting. They often are allowed a better insight into a candidate's personality than in a formal interview, where the candidate is trained to "say the right thing" as opposed to the "honest" thing.

Left to right: Evor Vattuone, Barbara Gray, and Ken Perine

Another tool CD uses is by organizing and offering scholarships to candidates.

Membership assists prospective, new, and existing members maximize their experiences with our chapter and other members. Membership uses tools provided by FPA National to help assess where members are coming from as well as what their interest are. Membership likes to keep an eye on the pulse of what the members may want from their chapter and then offer it to them.

Promoting the chapter is a big part of membership's responsibilities. We've started to do CFP luncheons. These luncheons are held during the 2-day CFP exam. We host a sandwich bar during the 1 hour break on the Saturday session of the exam. Test takers love the food as well as the convenience. As well, it's nice to speak with some of the examinees because the FPA hosts have often times recently taken the CFP exam and can relate.

Greeting and introductions are another big part of Membership's responsibilities. When new members join the FPA, one area where they sometimes stall out, is taking advantage of the numerous benefits of associating with people they don't already know! Many professionals who work in our area are often times not as well connected as they should be. By making a simple introduction and having a quick coffee break with other members of the Chapter, will sometimes lead to a potentially very valuable relationship down the road.

In 2012, Membership and Career Development, have joined forces due to our common interests. Our common thread is, simply, linking people with similar interests. Whether it's a job seeker or employer looking to hire, or a new entrant into the field of financial services, Membership and Career Development dovetail nicely in how we can help people connect and form meaningful relationships.

SHARPEN THE SAW

Business Coach or Consultant?

by Julie Asti, President FPA San Francisco & Lisa Cain, PhD. MarketingU.com

Which is best for YOU?

There are many business coaches, consultants and practice development programs serving advisors that you can choose from. Many professionals use the terms coaching, consulting and training interchangeably, making it difficult to tell what's really being offered and the differences between those services. Is it coaching or is it consulting? Is there a difference? Yes! There is a difference, and you should have a clear understanding of the services offered by each so you can make an informed choice on the best option for you and your business.

Consultants Offer a Prescriptive Approach

Consultants and the programs they offer tend to provide specific recommendations. When you use their services or programs, you gain access to new information that you can use now and in the future to help shape/change your business. A consultant's job is to deliver quality information, and your job as the client is to do what is taught. Fundamentally, consultants lead clients to adopt their methods and expertise. Some consultants will even provide implementation services for you in their area of expertise.

Coaches Offer an Accountability Approach

The coaching approach is completely different. A pure coach assumes the client is fully capable and has all the resources needed at hand. The coach typically puts his or her client in charge of the direction and the content. Instead of teaching, the coach focuses on helping you choose goals, develop effective strategies, maximize resources, commit to actions, remove obstacles and stay accountable. Fundamentally, the coach's job is to prioritize and maximize the successful execution of your resources and expertise.

Julie Asti, CFP® is the Founder and Principal of Asti Financial Management, LLC.

Lisa Cain, PhD. MarketingU.com

The Difference Is in the Details

Consultants and coaches use two different skill sets. Consultants must be topic experts and good teachers; this is no small job. They need to amass considerable knowledge and develop excellent delivery. They show, tell, teach and direct.

Alternatively, coaches must be expert achievement strategists. They need to uncover and maximize opportunities, resources and talents. Coaches ask, listen, strategize and activate execution. Because the skill sets are quite different, it's a mistake to assume coaches will automatically make good consultants and vice versa. The key is to determine what the professional is really offering, regardless of the terms used.

As a potential client of a coach or consultant, you can uncover the individual's core offering from his or her marketing materials and sales conversations. Development programs are usually training-focused; essentially consulting delivered through a curriculum. Programs that include "coaching" often deliver training reinforcement rather than true coaching. That's not a bad thing-training reinforcement supports successful application-it's just not the same as professional coaching.

For individual services, it's relatively easy to tell the difference between consultants and coaches. Typically, professionals who are primarily consultants will describe what they will teach you and the value of their expertise. Professionals who are primarily coaches will likely describe the coaching process and focus on your particular goals. Someone who can truly do both can explain the different skills and methods used in each role. Those who use both terms but describe only one role will likely deliver only one. That, too, is not a bad thing, but it's good for you to make an informed choice.

Whichever You Choose, Find Value

Any good program, consultant or coach is a valuable resource, but I believe there are better choices based on certain criteria. The best resource for you will depend on your career stage, interests and goals. Here's my take on the value of options and how to choose between a program, consultant or coach: *Cont'd next page*

SHARPEN THE SAW

Business Coach or Consultant? *Cont'd*

• **Value of a program.** If you're a rookie, a good practice development program will teach important fundamentals. One with coaching will likely provide helpful application reinforcement.

• **Value of a financial services consultant.** If you're lacking specific resources within your firm, industry partners or professional associations, hiring an industry consultant can provide additional training.
• **Value of an external consultant.** Experts in other fields can provide tremendous value, building critical skills not traditionally taught in the field of financial planning.
• **Value of a coach.** If you have experience, a quality coach will help you design and execute a custom achievement strategy that will maximize resources and build your success.

Highlights of a Consulting Approach
- Subject matter expert
- Client follows
- Consultant recommends
- Uniform methods with customized recommendations
- Consultant homework (or collaboration)

Highlights of a Coaching Approach
- Expert at helping client identify goals and stay accountable to achieve them
- Client leads
- Coach promotes
- Individual solutions
- Client homework

Learn More!
Lisa Cain, PhD. of marketingu.com, hosted a brown bag for FPA SF 2/8 on 'Working with a Coach'. You can learn more about coaching at *www.marketingu.com/the-academy-for-financial-advisors/*

The January 2012 *Journal of Financial Planning* covered coaching as a way to grow your practice.

FPA San Francisco Chapter Meeting

Addressing the Challenges Of Aging Clients

Adele Hayutin, Jim McCabe, Judy Lynch

Date: March 13, 2012

Time: 9:30am – 1:30pm, including lunch

Location: City Club of San Francisco, 155 Sansome Street

CE credits: 3

Cost: ***Member:***
Early Registration $65 *Door* $85.
Non-Member:
Early Registration $85 *Door* $105.00.

Overview:
Topics related to the aging of clients will be covered, including issues in insurance planning, estate planning, retirement planning, client needs analysis and the impact of demographic trends on labor and financial markets.

Presenter's Bio:
All speakers are multi-credentialed, have decades of experience in their field and are considered experts.

How to register: *www.fpasf.org*

For more information: *www.fpasf.org*

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

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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New address? Has your membership information changed?

FPA East Bay Chapter Meeting

Investing: An Institutional Approach for an Individual Portfolio

Bruce MacDonald, CIO of Simple Alternatives

Date:
March 7, 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 March 7, 2012

Top performing university endowments have evidenced significant alpha generation through the use of Alternative investments*. Can advisors implement these same investment strategies in individual client portfolios? Simple Alternatives CIO and former University of Virginia endowment Chairman of the Investment Committee Bruce MacDonald will provide insight on why institutions are implementing alternative investments strategies, which strategies they are using and how advisors can use these same strategies with their clients.

* "Do (some) University Endowments earn Alpha?" Barber & Wang, UC Davis, October 2011

Presenter's Bio:
Mr. MacDonald was formerly the director of asset allocation and risk analysis at the University of Virginia Investment Management Co., which oversees the school's endowment, and is one of three founders of New Canaan, Conn.-based Simple Alternatives.

Simple Alternatives LLC, a startup mutual fund company focusing on hedge fund investments for registered investment advisers and small institutions, has hired Bruce MacDonald, 39, as its chief investment officer.

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* or contact Krysta Patterson 925.935.9691

This meeting is sponsored by our 2012 Gold Sponsor: John Sorrell of Franklin Square Capital Partners

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

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New address? Has your membership information changed?

FPA Silicon Valley Chapter Meeting

Relationship Marketing for your Financial Planning Practice: A Systematic Way to Convert Leads to Lifelong Clients

Kristin C. Harad, CFP®

Date:
March 9, 2012

Time:
11:30am - 1:30pm

Location:
TechMart, 5201 Great America Parkway, Santa Clara

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*

For more information:
www.fpasv.org

Overview:
Relationship Marketing is all about how you take a lead, build rapport, and convert that lead into a client. It can be the most valuable part of a marketing plan because you are directing your time, energy and money to focus on the people who are most likely to become clients. Learn how to provide every single lead with a personalized follow-up that maximizes their chances of becoming a client, and when it is OK to stop pursuing a lead and let it cultivate.

Presenter's Bio:
After an accomplished career in financial services marketing, Kristin founded VitaVie Financial Planning, a fee-only financial planning firm focused on the needs of expectant parents and growing families in the San Francisco Bay Area.

Prior to founding VitaVie Financial Planning, Kristin excelled in strategic marketing positions with The Chase Manhattan Bank and Charles Schwab & Co., Inc. A talented advertising agency executive with Grey Direct and Carlson Marketing Group, she also managed multi-million dollar marketing initiatives for Chase and Visa.

Kristin is a CERTIFIED FINANCIAL PLANNER™ professional. She completed her Personal Financial Planning coursework at UC Berkeley and earned her Bachelors of Science in Economics from The Wharton School at the University of Pennsylvania. Kristin trained in personal coaching at The Coaches Training Institute and incorporates coaching into her practice to better help her clients more effectively identify and achieve their goals. She also offers high impact marketing coaching for financial planners. An established expert on the financial issues that growing families face, she frequently appears on television, in national magazines and on prominent Web sites.

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

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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
MARCH	**Wednesday,** **March 7th,** 7:15 am Round Hill CC *Alternative Investments* **Bruce MacDonald**	**Tuesday,** **March 13th,** 9:30am - 1:30pm City Club *Eldercare* **Jim McCabe /** **2nd Speaker TBD**	**Friday,** **March 9th,** 11:30 am - 1:30 pm TechMart *Relationship Marketing for Your Financial Planning Practice: A Systematic Way to Convert Leads to Lifelong Clients* **Kristin C. Harad, CFP®**	
APRIL	**Wednesday,** **April 4th,** 7:15 am Round Hill CC *Power of Using Social Media in Your Practice* **Mark McKenna**	**Tuesday,** **April 17th,** 11:30am - 1:30pm City Club *Behavioral Finance* **TBD** ****Plus**** 1:30 pm - 3:30 pm *Ethics* **Gregg Clarke**	**Friday,** **April 13th,** 11:30 am - 1:30 pm TechMart *Health Care Legislation and Reform* **Allan Eckmann**	
MAY	**Wednesday,** **May 2nd,** 7:15 am Round Hill CC		**Friday,** **May 11th,** 11:30 am - 1:30 pm TechMart *Planning for Exemption Portability* **Ray Sheffield**	

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