

PRESIDENT'S PODIUM IT TAKES A VILLAGE

BY ETHAN PEPPER, CFP®
PRESIDENT, FPA OF SILICON VALLEY

It takes a village to raise a child. Most people have heard this common phrase in reference to the idea that it helps to have more than one person, even better a village, to raise a child. Those readers who have children might be able to relate. Nourishing and raising a child to grow and prosper, while managing the finances and daily schedule of a household, is no doubt easier with the helping hands of others. Similarly, it takes the help of others, a village, to run a successful nonprofit organization.

Each of our regional FPA chapters is composed of several board and committee positions. Although they may vary by chapter, the positions generally include: the Chairman/Past President, President, President-Elect, Secretary/Treasurer, Director of Programs, Director of Membership, Director of Pro Bono, Director of Career Development, Director of Partnerships, Director of Government Relations, Director of PR/Communications, and the Executive Director. Some chapters have co-directors for some of these positions. Most of the directors have committee members to help with their particular area of responsibility. The Financial Planning Association and the local chapters rely on a village of volunteers to support the efforts of each chapter and ensure their success.

Members typically become involved with their local FPA chapters by starting small and joining a committee. This usually involves a few hours of work to help organize an event, secure a monthly chapter speaker, talking with

students about the financial advisory business, or even volunteering to help educate the public about financial planning-related topics. Eventually, these committee members become directors, and many progress into executive roles within their respective chapters. Some members move on to positions at the national level.

Throughout my FPA career, I've volunteered for different pro bono events, served as the director of partnerships, eventually became the president-elect, and currently serve as president of FPA of Silicon Valley. Next year, I will become the chairman of the chapter as well as the chairman for the Presidents' Council.

Yes, volunteering is costly. Let's face it, when we spend valuable time away from our business and clients, we are not earning money. Not only in terms of lost revenue, volunteering takes time away from our personal lives. On the other hand, when volunteers give back to our community, help a new member find a job/career, link a seasoned planner with another for succession planning, it provides tremendous value to the public and to the individual volunteering.

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Ethan Pepper, CFP® is the president of the FPA of Silicon Valley. He is also a partner and financial advisor at Wade Financial Advisory, Inc.

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Why do people volunteer? Some new advisors volunteer to build their resume and gain career experience. Some want to acquire leadership, organizational, and communication skills. Some hope to build a network of professionals or find new job opportunities. Many volunteer because it makes them feel good to give back to the community. I've found the last to be true in my own personal experience with the Silicon Valley chapter. An example of this was when I volunteered for FPA of Silicon Valley's Financial Planning Day a few years ago. I had a single woman sit down at my table during the one-on-one consultations to ask about home foreclosure. Her mortgage company was about to foreclose on her property, and I provided her with three very simple ideas about how to approach the foreclosure—nothing too technical. After our 15-minute consultation, she began crying, stood up, and asked if she could give me a hug. I simply shared some advice and resources about what to consider, but she was very thankful because nobody, including her existing mortgage company, had ever provided such assistance. That moment was truly unforgettable and as I reflected on the day, I realized that the moment I shared with her would have never resulted had I not been involved in the FPA!

Eric Solve, CFP®, past president of the FPA of Silicon Valley, shared that as a result of his active involvement in the chapter via committees and participation on the board, he has met lifelong friends, is able to call colleagues to ask questions and share ideas, and it is what led to his current position and the opportunity to become a partner in a firm.

It's not just the volunteers who reap the rewards of their hard work. Every FPA chapter across the nation is able to survive and thrive as a result of its volunteer members. This is how each chapter is able to drive value in terms of having phenomenal monthly meeting speakers, great networking events, educational Brown Bag meetings, and much more.

So I remind you that, "It Takes A Village!"—a village of volunteers who are willing to sacrifice some of their time for the greater good of the financial planning community and the community as a whole. I encourage each of you to become involved with your local chapter, even if you start simple and become a committee member.

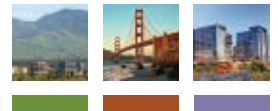
GET INVOLVED!

FPA of Silicon Valley helps our community with free financial planning help in many ways. Here are two programs for which we are actively seeking volunteers:

Financial Planning Day of Silicon Valley will be held on Saturday, October 11 from 1:00 to 5:00 pm at the Sunnyvale Public Library. CFP® volunteers are needed to provide personal consulting on a variety of financial topics to individuals and families. To quote a previous participant, "What I like about this is they're very qualified people who are running it, and there's no strings." If you are interested in participating, either as a CFP® providing advice or to help with logistics, registration information can be found on the FPA of Silicon Valley website at www.fpasv.org. You can also contact Gary Rousselo at garyr@jlwealth.com for more information.

FPA of Silicon Valley, in partnership with MAITRI, is looking for volunteers to help women facing domestic violence, emotional abuse, cultural alienation, human-trafficking, and family conflict. You would be providing individual counseling for one of these women on financial issues ranging from debt management through asset building. The goal is to support them to become financially independent and self-reliant. Please contact Ariadne at Ahorstman@ssffinancial.com for more information or if you would like to participate.

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FPA OF SILICON VALLEY SUMMER NETWORKING EVENT



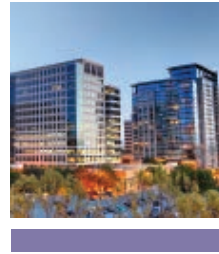
Above: FPA of Silicon Valley members enjoyed an evening of networking at the Cupertino Inn on July 21.



Above (left): William Pitney (left) and Harvey Bresler (right) enjoying an evening of networking.

Above (right): Natalia Koritskaya (left) and Stanley Tseng (right) are all smiles.

Below: FPA of Silicon Valley members network during a casual event at the Cupertino Inn in July.



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SPONSOR SPOTLIGHT JAPAN'S RISING OPPORTUNITY



SUBMITTED BY A.J. HENNESSY, ASSISTANT VICE PRESIDENT
FPA OF SAN FRANCISCO

As Prime Minister Shinzo Abe and his Liberal Democratic Party exercise majority control of the Japanese government, they have a unique opportunity to freely implement the “Three Arrows” of “Abenomics,” a three-pronged economic reform effort targeted at reversing almost two decades of slow growth and deflation in the world’s third largest economy. Early signs in 2013 have been positive, and if Abe and his supporters continue their success, Japan could become a compelling investment opportunity for the foreseeable future.

THE “THREE ARROWS”

Prime Minister Abe’s reform plan for Japan centers on three key programs:

1. Monetary Easing Policy

In January 2013, Abe and the Bank of Japan (BOJ) launched an aggressive Quantitative Easing program, similar to what the Federal Reserve has been doing in the US. The BOJ’s goal has been to create a 2% annual inflation rate and 2% growth in GDP.

2. Large-Scale Fiscal Stimulus Measures

In order to stimulate private investment, the second of Abe’s “Three Arrows” is the plan to inject 10.3 trillion Yen (roughly \$105 billion USD) into the Japanese economy through infrastructure investment, disaster recovery, and rebuilding.

3. Structural Reform

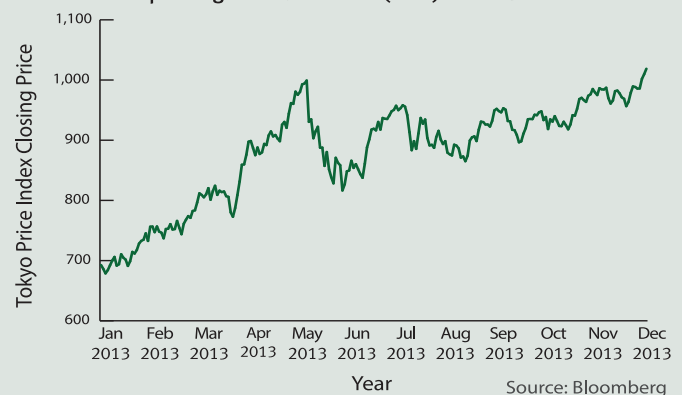
This third arrow is designed to create structural changes by reducing regulations on private business and putting incentives in place to encourage investment. It also includes carefully implementing new tax measures to help reduce the large debt burden Japan faces without impacting the economic recovery.

SUMMARY

If Prime Minister Abe is able to enact the structural changes that Japan needs, while wisely implementing strategic economic stimulus investments, the 2013 market pop created by easy monetary policy could continue and help fuel a strong Japanese recovery. Abe’s “Three Arrows” appear poised to potentially lead the Japanese economy to new highs; creating an excellent investment thesis for investors who want to focus on a geographic region that, we believe, has strong upside potential.

Abenomic’s Effect On the Japanese Markets

Initial reaction to the first two of Abe’s “Arrows” has been positive. The markets have responded with the Tokyo Price Index posting a 26.4% return (USD) in 2013.



The Lost Decade: Years of Stagnant GDP Growth

Abe’s policies are attempting to reverse years of low or declining GDP growth. Early signs point to the “Three Arrows” achieving this goal.



Following more than 20 years of slow growth and deflation, Japan appears to have turned its economic fortunes around, thanks to Prime Minister Shinzo Abe’s aggressive monetary and fiscal policies.

This Hennessy Funds White Paper discusses Abe’s successes to date and challenges moving forward, and it explores the factors which could finally end Japan’s “Lost Decade.” If successful, Abe could lead Japan into a period of robust growth and potentially provide a perfect opportunity for investors to take part in the rebound of one of the world’s largest economies.

Read the full white paper here: <http://hennessyfund.com/resources/docs/press/japan-whitepaper.pdf>



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 Investors should consider the investment objectives, risks, charges, and expenses carefully before investing. This and other important information can be found in the Fund's statutory and summary prospectuses. To obtain a free prospectus, please call (800) 966-4354 or visit hennessyfund.com. Please read the prospectus carefully before investing.

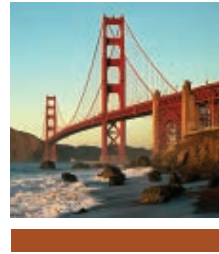
Mutual fund investing involves risk; Principal loss is possible. Small and medium-capitalization companies tend to have limited liquidity and greater price volatility than large-capitalization companies. Investments in foreign securities involve greater volatility and political, economic and currency risk and differences in accounting methods. The Fund may participate in initial public offerings ("IPOs") which may result in a magnified impact on the performance of the Fund. IPOs are frequently volatile in price and may increase the turnover of the Fund, which may lead to increased expenses.

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A.J. Hennessy began his career in the financial services industry with Hennessy Funds in 2011 as a member of the Sales and Distribution team. A.J. holds a BA in political science from California State University, Chico.



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SHARPEN THE SAW IMPROVING OUR INVESTMENT BEHAVIOR

BY JANET BROWN, PRESIDENT, FUNDX INVESTMENT GROUP

SUBMITTED BY JEFF SMITH, FUNDX INVESTMENT GROUP, FPA OF THE EAST BAY

Behavioral finance studies how our emotions and irrational thinking can affect the choices we make. By recognizing some common tendencies, we hope to achieve better outcomes. Following are three of the most common behavioral pitfalls and techniques we use to help investors avoid costly mistakes.

LOSS AVERSION

Most people experience more pain from losses than pleasure from acquiring gains. Research by Nobel laureate Daniel Kahneman and Professor Richard Thaler revealed that loss can have twice the emotional impact of a gain. This “asymmetrical” arrangement causes many people to forgo potential investment gains in favor of perceived safety.

EXAMPLE:

Gloria can't stand seeing even minor declines in her investments and she even sees gains as potential future losses. She knows she needs growth, but she holds only bond funds and money markets in her retirement account. The meager returns on those investments won't provide enough growth to keep up with inflation.

WHAT TO DO:

Provide a dispassionate look at the historical returns of riskier assets—specifically stocks—versus those of other asset types. Keep this in mind, along with the return required for long-term goals, when making asset allocation decisions. Encourage your client to turn off the financial news, if necessary, to stay focused on the long term. Keep the historical perspective handy, should your client be tempted to make unwise shifts based on recent market action.

TRAUMATIC MEMORY

Investors can be haunted by their past experiences and these fears may prevent them from making rational decisions.

EXAMPLE:

Three years ago, Harold started investing for his daughter's college education. But the losses of 2008 were so traumatic to him that Harold sold out close to the market bottom. Because that emotional memory is seared into his brain, he recalls the 2008 losses much more vividly than the strong gains he'd experienced in 2006 and 2007. With the cost of tuition going up, he knows he needs the growth available from stocks, but he's reluctant to re-enter the stock market.

WHAT TO DO:

Take small steps. Determine what target allocation is best for you and move gradually to that target over the course of several months. If you've decided you should hold 50% in equity and 50% in fixed income, for example, then schedule small trades every couple of weeks until you reach your target.

ANCHORING

Investors can often become fixated on a particular investment “story.” Becoming anchored to a particular expectation can lead to tunnel vision, preventing us from seeing the big picture and staying flexible to new opportunities.

EXAMPLE:

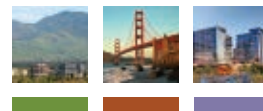
When a golfing buddy talked up emerging markets funds, Dan moved a lot of his portfolio there. After all, they make a great story: compared to established markets, emerging economies have faster growth, more favorable demographics, and access to natural resources. But a good story isn't always a good investment. Dan has suffered through several years of lousy returns waiting for those emerging markets to reach their potential, when his assets could have been better invested elsewhere.

WHAT TO DO:

It's not easy to sail when your anchor gets stuck. Remember that markets change—and they may not change the way investors expect them to.

Avoid being seduced by an appealing narrative that could lure you into dangerous waters, by employing a disciplined and proven strategy for fund selection. Make sure your strategy allows for a range of outcomes so you can capitalize as market leadership changes over time.

Janet Brown is president of FundX Investment Group, which has published NoLoad FundX newsletter since 1976 and has managed the FundX Upgrader Funds since 2001.



FPA OF THE EAST BAY AUGUST CHAPTER MEETING

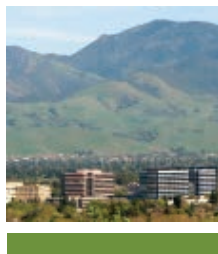


Above: FPA of the East Bay President Brian Gemmer (left) and Program Chair Megan Rouse (right) take a moment to thank speaker Deborah Fox (center) for presenting August's program titled, "Advanced Late Stage College Planning - Helping Middle and High-Income Parents Reduce Their Out-of-Pocket College Expenses."

Below: Special guests of long-time member Jean Gannett (second from left): daughter Cherie, husband Henry, and grandchildren Dylan and Sarah. Dylan performed a high energy stomp performance for the crowd. A great and entertaining way to wake up!



Above: FPA of the East Bay Career Development Chair Susan Danzig (left) and long-time member Debbie Pursey (right) warmly welcome guest Paula Croskey (center).



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2014 FPA NORCAL CONFERENCE IN CASE YOU MISSED IT

BY JENNIFER MICIELI, CFP®

PUBLIC RELATIONS/MEDIA CHAIR, 2015 FPA NORCAL CONFERENCE

The 2014 FPA NorCal Conference, held May 27 and 28 in San Francisco at The Palace Hotel, was another great sold out event.

We had a record number of continuing education credits with 12.5 CEs that could be earned throughout the conference, including at all four keynote sessions, which was a first!

One of the keynote speakers, Cam Marston of Generational Insights, was a standout favorite for many attendees. He spoke about how different generations of people (iGen, Millennials, Generation X, baby boomers, etc.) think, act, and engage with the world and with each other. The results were equal parts educational and entertaining.

This is an emerging trend and relevant topic for many financial planning firms. Many planners are transitioning in multi-generational clients as wealth transfers from grandparents and/or parents down to the next generations. More firms are tailoring their services for younger clients as part of the wealth transfer, to service a new market, and/or as a way to help train the next generation of advisors. Speaking of, there was an increased presence of NexGen advisors (36 and under), a positive trend we hope to see increase even further in the future!

Also, there was a wide range of topics covered during the breakout sessions. Michael Kitces discussed financial planning in the digital age and the safe withdrawal rate. Bob Veres

talked about the different dimensions of client service, and Sharon Kreider gave a tax update for what you need to know for 2014. These were just a few of the workshops that were a part of this year's conference. We also featured sessions on successful client interaction, bond investments, estate planning strategies, employee engagement, Social Security, social media strategy, and financial planning software.

In addition, we were able to hear leaders from across the financial planning profession, including the CFP® Board, FPA National, FPA of California, and the Foundation for Financial Planning, talk about the groundbreaking work their respective organizations are doing to further the financial planning profession.

Lastly, Executive Director Marinda Freeman did an incredible job in her inaugural year with the conference working alongside 2014 Chair Karla McAvoy of the FPA of the East Bay chapter. The planning has already started for the 2015 FPA NorCal Conference, and we are looking forward to what the 2015 Chair Leigh Shimamoto of the FPA of San Francisco chapter and the rest of the conference committee will have in store for everyone in May!

Jennifer Micieli, CFP® is a financial planner and media administrator for Yeske Buie. She is the current public relations/media chair for the 2015 FPA NorCal Conference.

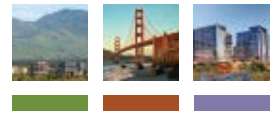


Keynote speaker Sallie Krawcheck (left) challenged the audience to think differently.

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Three volunteers talk about the initiatives affecting FPA members around the country. Elissa Buie (left), chairman of the Board of Trustees, Foundation for Financial Planning, Jim Johnson (center), president of FPA California, Ray Ferrara (right), chair of the Board of Directors for Certified Financial Planner Board of Standards.



2014 Conference Chair Karla McAvoy (FPA of the East Bay) welcomes the sold out crowd at FPA NorCal!



We'd like to thank Troy Chakarun and Voya Investment Management, our 2014 Platinum Sponsor, for making it a great conference.



FPA President Janet Stanzak, from Bloomington, Minnesota, talks about the exciting initiatives for FPA members.



It's great to see repeat FPA NorCal Sponsors Malik Murray with Ariel Investments and Bill McCartan from FAM Funds.



Many thanks to amazing Conference Committee members Laurie Nardone (FPA of SF) and Gordon Dunne (FPA of the East Bay) for more than 15 years of service to the profession.



2014 FPA NorCal sponsors Michael Kim from Asset Mark and Kara Paik with Zeo Capital Advisors.



Speakers Amy Mullen (left) from Money Quotient and Mark Prendergast, CPA, CFP® speak with FPA of SF Pro Bono Chair Christine Remedios (right).



FPA of Silicon Valley chapter member Tamara Blue (third NorCal) catches up with Deborah Fox (second NorCal) from the FPA of San Diego chapter.



Behavioral economist Holly Thomas, from Tampa, Florida, presented an excellent session entitled, "Fast and Slow Thinking in Client Conversations."



Karen Blodgett (FPA of SF), Shelly Gillis (Schwab Institutional), and Shannon Lemon discuss their favorite speakers over an adult beverage.



Eric Flett (left) presents a check to Elissa Buie (right) and the Foundation for Financial Planning in honor of Conference Director Brenda Herrington (center).



FPA of Northern California members Gerry Gasber (left) and Paul Pennington (center) connect with FPA of SF member Russ Ketron. Gasber has attended 17 FPA NorCal Conferences, Pennington 24, and Ketron 39!



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BY CYNTHIA FLANNIGAN, CFP®
PRESIDENT-ELECT, FPA OF SAN FRANCISCO



Up in the air!

On June 27, the board had our annual strategic planning offsite. These valuable offsite meetings were originally kicked off four years ago by Tanya Steinhof. The offsite is put on and led by the president-elect to focus on the board's plan for the following year. This is a great opportunity for the board to discuss our goals and objectives for the following year as well as get to know each other in a fun and relaxed setting.

Many of the same board members attended last year's meeting led by current President Vince Crivello. At that time, we reviewed and confirmed our mission statement and identified a number of the issues our committees face. We supported our strategic initiatives around members and the profession by fostering engagement by our committee members with our chapter members and allied professionals. Our initiatives required us to fully participate in meetings planned by our chapter and other organizations and actively engage with members to seek out best practices and recruit new board and committee members.

Throughout, Vince had a focus on streamlining board activities, which has manifested in multiple ways throughout this year to simplify the duties of board members.

This year, the meeting I ran was a continuation from last year's meeting and delved deeper into acknowledging challenges that still exist and coming up with new ideas for how to help each other. In advance of the meeting, we collected not only the list of goals for the following year but

detailed some of the issues where each committee needed some feedback. The advance distribution of the meeting materials allowed us more time during the meeting for discussion and suggestions for solutions.

Sure, each board member had a little bit of homework to do in advance of the meeting, but I felt that it was important to start at a place where everyone already knew what each other's goals and issues were, so we could dive straight into deep and meaningful discussions.

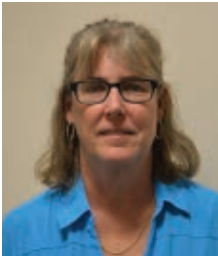
This tactic proved advantageous given the quality of feedback. I was impressed with the helpful and insightful comments the board members had for each other. It is rewarding to see not only how dedicated we all are in our voluntarism for the FPA, but also how much we genuinely enjoy working with each other. However, this offsite wasn't all work and no play: after the main meeting, we played a hilarious game of cornhole on the Fort Mason Great Meadow (which was suspiciously aromatic of horse) before having dinner at the food truck mecca of Off the Grid.

Lastly, we revealed the 2016 president at the meeting. We'll announce next year's president-elect to the membership with the 2015 board slate at the December meeting!



Down on the ground

Cynthia Flannigan, CFP® is the president-elect for the FPA of San Francisco. She is also a vice president and wealth advisor at Evercore Wealth Management, LLC.



MEMBER MINUTE – FPA OF SILICON VALLEY

CYNTHIA RILEY

BY ETHAN PEPPER, CFP®
PRESIDENT, FPA OF SILICON VALLEY

Cynthia Riley (pictured) joined Intel as a new college graduate in the early 1980s. Her first position involved supply line planning for Intel's flagship microprocessor at the time, the 80186. She quickly discovered that she loved planning! She led a variety of cross-functional teams in various sales and marketing functions, mainly business process and system designs.

During her career at Intel, she had the opportunity to live in Japan for three years. She was one of only a handful of US employees sent over to Japan to work at the time. While in Japan, she managed the local planning group that interfaced between factories, product divisions and the local sales team. She studied Japanese and learned to speak with basic fluency, helping in her work and personal environments. She also learned to read and write the three written scripts: Kanji, based upon Chinese characters (second grade level mastery), and the syllabic scripts Hiragana and Katakana.

Cynthia eventually left Intel right before the dot-com bust and took some time to figure out the next steps. "You cannot steal second base without leaving first base," was her motto. While at a doctor's appointment, she picked up a UC Santa Cruz Extension catalog and came across the Personal Financial Planning program. Given "planning" was in her nature, she decided to enroll in the program.

Cynthia finished the UC Personal Financial Planning program in 2002 and passed the CFP® exam in 2003. She worked for a local planning firm for about a year, then left thinking that she would start her own practice with a focus on the middle to lower markets. After some research, she determined that it would not be feasible to be a part-time advisor. However, it reassured her that she truly loved the financial planning business!

After leaving the firm she was approached about teaching by Kent Noard, CFP®, EA, the director of the Personal Financial Planning program at UC Santa Cruz. She began teaching the math class in 2005 and continues teaching the class today. When I asked her why she continues to teach, she expressed the fact that she really enjoys teaching students. "It gives me great pleasure to see incoming students find their passion. I enjoy staying in touch with the students after they leave the program and launch their careers." It also encourages her to stay up to date with current trends in the business. Not only does Cynthia teach students, but she also learns a great deal from them. Teaching is fun for Cynthia and she plans to continue with her teaching career.

Cynthia has been an FPA member since 2001 and has been actively involved in many committees, including Membership and Career Development. She eventually became the director of the Career Development committee. Her passion, however, has always revolved around the Brown Bag lunch sessions. The Brown Bag events are small educational seminars put on

by the FPA of Silicon Valley (FPA of SV) chapter that feature various technical or practice management topics. They are generally much smaller than regular chapter meetings, typically only available for 10 to 15 participants. These meetings are normally held during the lunch hour, thus the reason for the "Brown Bag" term.

When I asked her about her title as the leader of the Brown Bag team, she referred to herself as the "Chief Cat Herder!" She took over leadership from Dan Taylor, CFP®, the original leader of FPA of SV's Brown Bag committee. The committee is currently made up of four other chapter members: Dan Taylor, CFP®, Skip Frenzel, CFP®, Lucy Tompkin, and May-Inn Tan, CFP®. After 10 years on Brown Bags, Cynthia recently announced her retirement as the leader of the program, and we are pleased to announce that Lucy Tompkin has volunteered to step up and lead this fantastic team. If you have ever attended a Brown Bag session, I suspect that it provided a great deal of value! Brown Bag sessions are a great avenue to dig deeper into the particular subject of conversation, and allows other practitioners to ask questions of the presenter as well as session attendees. FPA of SV's Brown Bag sessions have been, and will continue to be, a big success thanks to the hard work and dedication of Cynthia Riley and her team.

Cynthia does not have any interest in becoming a practitioner, even though she passed the CFP® exam and does some part-time consulting work for a wealth management firm. "I am a teacher and a team builder, these are my skills, and this is what I bring with me to the FPA," said Cynthia. "I encourage my students to join the FPA and volunteer. Get active. Meet people. Contribute with your strengths. You don't have to be the 'Wise Old Planner' to add significant value. And, you will have fun in the process." I couldn't agree more!

When asked about her future plans, she would like to continue being actively involved with the UC Santa Cruz Extension Personal Financial Planning (UCSC PFP) program, the UCSC PFP Student Forum as well as the chapter. Her focus is to build community. The UCSC PFP Student Forum is a great starting point for students looking to become more active in the financial planning community, including the Financial Planning Association.

So next time you see Cynthia, please thank her for her years of service, not only to the Brown Bag team, but for her contribution to the successes of many past and present students in our business!

Ethan Pepper, CFP® is the president of the FPA of Silicon Valley. He is also a partner and financial advisor at Wade Financial Advisory, Inc.



FPA OF CALIFORNIA THE PLANNER UPDATE

BY JIM JOHNSON, CFP®
PRESIDENT, FPA OF CALIFORNIA

As this year's President of FPA of California (FPA of CA), I would like to update you on our activities since my previous report in February and highlight our upcoming events.

AB 2415 – CALIFORNIA TAX AGENT REGISTRATION

As a new organization, our main focus has been on developing relationships with our state's officials to lay the foundation for effective future advocacy. However, recently we directly addressed an item of legislation, AB 2415 (Ting), which we believe would be detrimental to the financial planning profession.

AB 2415 states that anyone who represents a taxpayer and communicates directly with any county official on matters relating to property tax assessments must register with the secretary of state. Under this bill, a CFP®, CPA, or EA simply inquiring on behalf of a client about the accuracy of a property assessment as it relates to another client matter would be required to register and pay a registration fee.

After careful consideration, the FPA of CA council decided to take a position against AB 2415. We are concerned that AB 2415 adds a layer of costly, redundant, and needlessly burdensome regulation for CFP®, CPAs and EAs. It also preempts local control, creates a new title act for property tax agents without specifying any minimum qualifications or standards, and provides no guarantee of any additional public protection or transparency.

In July, we informed chapter presidents and government relations directors of our concerns and requested that they notify their members and encourage them to convey our position to their elected officials.

AB 2415 has passed the State Assembly and at the time of this writing is pending in the State Senate. When you read this, the current session of the legislature will have ended, and we will update you again on the outcome of this legislation.

We appreciate that member Larry Pon brought this matter to our attention and we encourage each of you to inform us of any legislative or regulatory matters of concern.

CONFERENCE WITH THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT (MAY 15)

We had a very productive meeting in May at the Sacramento headquarters of our profession's state-level regulatory agency, now under the umbrella of the California Department of Business Oversight. Jeremiah (Jerry) C. Twomey, deputy commissioner, Broker-Dealer & Investment Adviser Division, updated us on how the government reorganization has affected their operations. The meeting also featured a discussion of "Best Practices" with speakers from the agency's registration, licensing, and audit areas. There was a great dialogue between us and the regulators, which was very informative for both sides.

FPA OF CALIFORNIA ADVOCACY DAY (AUGUST 26)

By the time you read this we will have held our first FPA of California Advocacy Day in Sacramento on August 26. By this time the legislative session will be concluding, so rather than discuss specific legislation, the main purpose of the day will be to become better acquainted with legislators on key committees as well as their staff. It will be a great opportunity to position ourselves as a future

resource on a wide range of legislation impacting the financial well-being of their constituents. I will update you on the outcome of this event in my next president's update.

CALIFORNIA STATE CONTROLLER'S "MANAGE YOUR MONEY WEEK" (OCTOBER 18 – 25)

While our mission is focused on advocacy, we believe there is synergy and a strong link between our work and the chapters' pro bono and financial literacy activities. One of the cornerstones of our advocacy program is to showcase our chapter and national pro bono activities in financial literacy. This underscores our professionalism and commitment to the community and enhances our credibility with state officials.

Toward this end we are continuing to collaborate with the State Controller John Chiang's office on their newly-established California Financial Literacy Advisory Committee. The committee serves as a clearinghouse to inform the public about available community resources. They have designated the week of October 18 through 25 as "Manage Your Money Week" and are publicizing numerous local events to be held by various organizations throughout California. We have encouraged our local chapters to partner with the Financial Literacy Advisory Committee and many have scheduled Financial Planning Day events during the same period. For more information contact your local chapter and go the controller's website at: <http://www.sco.ca.gov/mymw.html>.

HOW YOU CAN DO YOUR PART

How can you get involved? First, help us build ties with state officials by letting us know if you are personally acquainted with any legislators or regulators in finance or insurance. Second, please alert us if you become aware of any proposed state legislation or regulation impacting our profession. Third, if you are interested in participating in the FPA of California, there are opportunities to volunteer with one of our three committees: Legislative Committee, Regulatory Committee, and Communications Committee.

We look forward to providing you additional updates, and in the meantime we welcome your feedback and participation! Please feel free to contact your local chapter's representative on the FPA of California or email me directly at Jim.Johnson@LighthouseFinancialPlanning.com.

Formed in 2013, FPA of CA is a coalition of the 13 local FPA chapters in California organized for advocacy and outreach to our state's elected and appointed officials. Each chapter has a representative on the FPA of CA council, and collectively, we represent nearly 3,000 FPA members and over 500,000 clients.

Jim Johnson, CFP® is a financial planner and president of Lighthouse Financial Planning in Folsom, California. Jim has been a volunteer leader in the financial planning industry for many years and has served as president of the Sacramento chapters of both the IAFP and the ICFP. Currently, Jim is the president of the FPA of California, where he advocates for all FPA members in the State.



CHAPTER EVENTS

UPCOMING EVENT LISTINGS

SEPTEMBER 2014

FPA of the East Bay

Date: September 3

Topic: MLPs: A Prospect for Growth & Income

Location: Round Hill Country Club, 3169 Round Hill Road, Alamo

Time: 7:15 - 9:15 am

See page 14 for event details

FPA of the East Bay

Date: September 8

Topic: Fourth Annual Charity Golf Tournament

Location: Round Hill Country Club, 3169 Round Hill Road, Alamo

Time: 11:00 am - 6:30 pm

For more information or to register: www.fpaeastbay.org

FPA of San Francisco

Date: September 9

Topic: Key Trends in Defined Benefit Plans: What Every Financial Advisor Should Know

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

Time: 4:00 - 6:00 pm

See page 14 for event details

FPA of San Francisco

Date: September 9

Topic: Member Appreciation Event (following chapter meeting)

Location: The Irish Bank, Hibernian Room, 10 Mark Lane, San Francisco

Time: 6:00 - 8:00 pm

See page 14 for event details

FPA of Silicon Valley

Date: September 12

Topic: "Marketing Yourself Online as a Financial Planner" and "Build Your Digital Presence Through Social Media"

Location: Maggiano's Little Italy, 3055 Olin Avenue, Suite 1000, San Jose

Time: 11:30 am - 1:30 pm

See page 15 for event details

FPA of the East Bay

Date: September 16

Topic: Young Professionals/NexGen Networking Event

Location: Masses Sports Bar & Grill, 2721 North Main Street, Walnut Creek

Time: 6:00 - 8:00 pm

For more information or to register: www.fpaeastbay.org

FPA National

Date: September 19 - 22

Topic: FPA BE 2014 - Business and Education Annual Conference

Location: Washington State Convention Center, Seattle, Washington

Time: 8:30 am September 19 - 3:30 pm September 22

Speakers: Jill Schlesinger, CFP®, David Allen, Jennifer Grael, Daniel Sieberg, Kerry L. Johnson

For more information or to register: www.fpa-be.org

FPA of Silicon Valley

Date: September 19

Topic: Brown Bag Meeting: The Individual 401(k), the Best Choice for the Self-Employed Individual

Location: Campbell, near the Pruneyard

Time: 12:00 - 1:30 pm

Speaker: Ted George, CFP®, MSFP

For more information or to register: www.fpasv.org

OCTOBER 2014

FPA of the East Bay

Date: October 1

Topic: Transparency and Communication Requirements for Client Safety in Financial Services: A Transformative Journey

Location: Round Hill Country Club, 3169 Round Hill Road, Alamo

Time: 7:15 - 9:15 am

Speaker: Wade Westhoff

Sponsor: Roshan Weeramantry, SC Distributors

For more information or to register: www.fpaeastbay.org

FPA of the East Bay

Date: October 4

Topic: Oakland Financial Planning Day

Location: Oakland City Hall, 1 Frank H. Ogawa Plaza (between Broadway and Clay Streets)

Time: 9:00 am - 4:00 pm

For more information or to register: www.financialplanningdays.org/oakland

FPA of Silicon Valley

Date: October 10

Topic: Reversing the Conventional Wisdom: Using Home Equity to Supplement Retirement Income...Starting Early

Location: Maggiano's Little Italy, 3055 Olin Avenue, Suite 1000, San Jose

Time: 11:30 am - 1:30 pm

Speaker: Dr. Barry Sacks

Sponsor: Michael Sukle, EPIC

For more information: www.fpasv.org

FPA of Silicon Valley

Date: October 10

Topic: Ethics Course

Location: Maggiano's Little Italy, 3055 Olin Avenue, Suite 1000, San Jose

Time: 1:45 - 3:30 pm

Speaker: Curt Weil, CFP®

For more information: www.fpasv.org

FPA of Silicon Valley

Date: October 11

Topic: Financial Planning Day of Silicon Valley

Location: Sunnyvale Public Library, 665 West Olive Avenue, Sunnyvale

Time: 1:00 - 5:00 pm

For more information: www.fpasv.org

FPA of San Francisco

Date: October 14

Topic: Current Trends in Charitable Giving

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

Time: 11:30 am - 1:30 pm

Speaker: TBD

For more information or to register: www.fpasf.org

FPA of Silicon Valley

Date: October 17

Topic: Brown Bag Meeting: Planned Giving with Business Exits

Location: Campbell, near the Pruneyard

Time: 12:00 - 1:30 pm

Speaker: Larry Pon, CPA, CFP®, EA

For more information: www.fpasv.org

FPA of the East Bay

Date: October 21

Topic: Women's Networking Event

Location: We Olive & Wine Bar, 1364 North Main Street, Walnut Creek

Time: 6:00 - 8:00 pm

For more information or to register: www.fpaeastbay.org

FPA of San Francisco

Date: October 25

Topic: Fifth Annual San Francisco Financial Planning Day

Location: San Francisco Public Library - Main Branch, 100 Larkin Street, San Francisco

Time: 9:00 am - 4:00 pm

For more information or to register: www.financialplanningdays.org/SanFrancisco



CHAPTER EVENTS

FEATURED EVENTS AND MEETINGS



FPA OF THE EAST BAY

DATE AND TIME

September 3
7:15 - 9:15 am

TOPIC

MLPs: A Prospect for Growth & Income

LOCATION

Round Hill Country Club,
3169 Round Hill Road, Alamo

SPEAKER

Charles Anderson,
Client Portfolio Manager,
OppenheimerFunds Inc. SteelPath

OVERVIEW

Traditionally, investors have used an allocation to high quality, domestic bonds in an attempt to generate income and offset the volatility of stocks. But given today's paltry real (net of inflation) yields, investors may have a hard time earning enough income with such investments – and stand to

lose money when interest rates rise. Energy infrastructure MLPs that own and operate oil, natural gas, natural gas liquids, and refined product assets in the US, such as pipelines and terminals, may offer a compelling alternative.

SPEAKER'S BIO

Charles Anderson serves as a Client Portfolio Manager for OppenheimerFunds, Inc. SteelPath. In this capacity, he is responsible for interacting daily with the investment team and communicating regularly with clients about the Master Limited Partnership asset class and specifics regarding the various strategies managed by the firm.

Charles has been in the industry since 1998 and was previously with Steelpath Capital Management where he served as Vice President. Charles has written papers on energy MLPs covering topics such as correlation to interest rates,

crude by rail transportation, and introductory overviews. He also has been a featured speaker at numerous energy and investment conferences including a panelist for Schwab's Investment Conference. He graduated from the University of Kansas with a BS in finance.

COST

Advance Registration

\$30 FPA Members; \$40 Non-Members;
\$15 CFP® Students

At the Door

\$40 FPA Members; \$50 Non-Members;
\$15 CFP® Students

CE CREDITS

1 hr CE has been granted by the CFP® board

FOR MORE INFORMATION OR TO REGISTER

www.fpaeastbay.org

SPONSORED BY

David Shaffer, David Shaffer Insurance Services



FPA OF SAN FRANCISCO

DATE AND TIME

September 9
4:00 - 6:00 pm - Meeting
6:00 - 8:00 pm - Member
Appreciation Event (see box)

TOPIC

Key Trends in Defined Benefit Plans: What Every Financial Advisor Should Know

LOCATION

City Club of San Francisco,
155 Sansome Street, San Francisco

SPEAKER

Andrew Ferguson, FSA, EA, Partner,
Altman & Cronin Benefit Consultants, LLC

OVERVIEW

High-value defined benefit plans are now being installed and operated with great enthusiasm at partnerships, professional service firms, and small businesses. Most of these plans are cash balance plans—the fastest growing segment of the tax-qualified retirement plan market. Some researchers even project that the number of cash balance plans may exceed the number of 401(k) plans within the next several years.

In our session, we will:

- Discuss the key concepts and trends that financial advisors need to understand about high-value defined benefit plans
- Identify the types of clients that will benefit the most from these designs
- Explore the design, funding and ongoing administration of these plans, as well as the tax advantages that accrue
- Address the trips and traps of establishing and operating a cash balance plan, with specific examples of successful retirement programs
- Examine the role financial advisors can play when consulting to clients considering (or already participating in) these plans

SPEAKER'S BIO

Andrew Ferguson is a partner at Altman & Cronin Benefit Consultants, LLC. He is a Fellow of the Society of Actuaries, an Enrolled Actuary, and an ACOPA member. Andrew has extensive expertise in the design, valuation, and administration of retirement plans, including a specialty in retirement

programs sponsored by law firms and other professional service organizations.

Andrew is president of the San Francisco chapter of the Western Pension and Benefits Conference, and is on the Leadership Counsel of ACOPA.

COST

Advance Registration

\$50 FPA Members; \$75 Non-Members

At the Door

\$70 FPA Members; \$95 Non-Members

FOR MORE INFORMATION OR TO REGISTER

www.fpasf.org

SPONSORED BY

Jeffrey Schwartz,
TIAA-CREF Asset Management

MEMBER APPRECIATION EVENT

6:00 - 8:00 pm
The Irish Bank, Hibernian Room,
10 Mark Lane, San Francisco

SPONSORED BY

Allen Carr, Deutsche Asset and Wealth Management

SEPTEMBER
03

SEPTEMBER
09



SEPTEMBER
12

FPA OF SILICON VALLEY

DATE AND TIME

September 12
11:30 am - 1:30 pm

TOPICS

NerdWallet Presents: Marketing Yourself Online as a Financial Planner AND Kristin Harad, CFP® Presents: Build Your Digital Presence Through Social Media

LOCATION

Maggiano's Little Italy,
3055 Olin Avenue, Suite 1000, San Jose

SPEAKERS

NerdWallet's Ask an Advisor Team
AND

Kristin Harad, CFP®, founder of VitaVie Financial Planning

OVERVIEW

Curious about making the most of your online presence? Want to learn more about how to market yourself online as a financial planner? Join us for a special session where we will cover the basics of online marketing, pulling on NerdWallet's wealth of experience in the consumer-facing online marketing space.

We'll cover a wide range of topics including:

- What is marketing and why is it worth your time?
- What is online marketing, and how can you get started?
- What does successful online marketing look like in practice?

Advisors will come out of this session with specific strategies for how to:

1. Establish a wide web presence by giving consumers somewhere to find them online and meeting prospects where they are beginning their search
2. Demonstrate their expertise by providing tangible proof of their capabilities and distributing their content broadly
3. Validate their expertise with social proof to elicit consumer trust

Then Kristin Harad will help you take your marketing to the next level! Through this advanced marketing training, Kristin takes you on a deep dive into how to use social media in a structured, systematic way to expand your digital presence.

Kristin will teach you how to leverage the articles, blogposts, videos, seminars, and speeches you already have (or will soon create) to amplify your marketing.

In this energetic marketing session you'll learn:

- The seven steps to create your own social media campaign
- Actions to attract more social media followers
- How to get the most bang for your buck (and time and energy) on social media

SPEAKERS' WEBSITES

NerdWallet, www.nerdwallet.com

Kristin Harad, www.kristinharad.com

COST

Advance Registration

\$40 FPA Members; \$45 Non-Members

At the Door

\$60 FPA Members; \$65 Non-Members

FOR MORE INFORMATION OR TO REGISTER

www.fpasv.org

SPONSORED BY

Christina Gray, Stonecrest Managers

FPA OF SAN FRANCISCO CHAPTER MEETING AND MIXER PHOTOS



Above: Director of Programs Sonia Maksymiuk and speaker Peter S. Myers, Esq., at May's FPA of San Francisco chapter meeting, entitled, "Working with Clients with Diminished Capacity."



Right (top): Session coordinator Katherine Simmonds and speaker Elizabeth Edgerly, PhD, at May's chapter meeting.



Right (bottom): Lyman Howard and Meredith Johnson enjoying a glass of wine at the Thirsty Thursday event at Blanc et Rouge in July.

42ND FPA NORCAL CONFERENCE COMMITTEE



Seventeen FPA members from various chapters volunteered to serve on the 2014 FPA NorCal Conference Committee. Led by Chair Karla McAvoy and Conference Director Marinda Freeman, congratulations to the entire committee for another outstanding conference!

Back row from left to right: Marinda Freeman (Conference Director), Eric Flett (FPA of the East Bay), Matt Beck (FPA of SV), Laurent Harrison (FPA of SF), Gordon Dunne (FPA of the East Bay), Karla McAvoy (FPA of the East Bay), Ora Citron (FPA of the East Bay), Frank Paré (FPA of the East Bay), Laurie Nardone (FPA of SF), and Wade Pitts (FPA of SF). Front row from left to right: 2015 Conference Chair Leigh Shimamoto Garrison (FPA of SF), Laura Pajak (FPA of Northern California), Curtis Chen (FPA of SV), Michael Graziano (FPA of SF), Susan Danzig (FPA of the East Bay), Sabrina Lowell (FPA of SF), Sara Ellefsen (FPA of SF), and Jennifer Micieli (FPA of SF). © photo by Deborah Welsh