

A Gold Level Award Chapter for the Fourth Consecutive Year



FEBRUARY AND EARLY MARCH ACTIVITIES:

Wed., Feb. 27, 11:45 - 2:45 - Chapter meeting at Phoenix Country Club: Michael Kitces, MSFS, MTAX, CFP®, CLU, ChFC, RHU, REBC, CASL, CWPP™, will discuss “Cutting Edge Tax Planning Developments and Opportunities.” 2 hours CE for CFPs as well as Arizona Insurance. See pg. 2 for details.
Come at 11:30 for meeting and greeting your colleagues prior to start of the chapter meeting! Bring business cards to exchange!

Wed., Feb. 27, 6-8 p.m. - Attention Young Financiers

Our group will be having the first meeting of 2008 with special guest Michael Kitces, the speaker at February’s regular Chapter meeting.

Michael is a co-founder of NexGen, an organization created to support the next generation of financial planners. Michael is Director of Financial Planning for Pinnacle Advisory Group.

The meeting will be on Wednesday, February 27th from 6-8 p.m. at the Red Rim Bistro in the Phoenix Airport Marriott (1101 N 44th St, Phoenix, AZ 85008 (602) 273-7373).

Come learn how Michael helped create a \$600+ million firm as well as start the NexGen revolution! All attendees will be responsible for their own food costs. For more information, please contact Darin at 480-213-3430 or darin.shebesta@gmail.com.

Friday Jam Session - Friday, March 14, 2:00 - 4:30 p.m. at Arizona Community Foundation, 2201 E. Camelback Rd., #202 featuring Andrea White, Master Certified Coach discussing “Your Money and Your Life: Building Your Practice, Enjoying Your Days” 2 hrs. CFP CEs. See page 3 for details.

Thursday, March 20, 1 - 3:30 p.m. Media/Speaking Training Session -

In our ongoing mission to be the voice of professional, objective Financial Literacy to our communities and to spread the understanding, promise, and potential of financial planning to those in need, we announce the launching of the Greater Phoenix FPA Speakers Bureau. The first Media/Speaker Training date is Thursday, March 20, 1:00 to 3:30 pm. at training room at Ameriprise Financial Advisors: Address: 11811 N. Tatum Blvd, Suite # 1030 (North side of bldg., their own separate entrance). **See pages 6-7 for details.**

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**Feb. 27 Chapter Mtg. -
11:45 - 2:45 @ Phoenix
Country Club, 2 CE hrs.
(noon - 12:45 lunch and
Chapter Mtg.;
CE session 12:45 - 2:45)**

**Come at 11:30 to meet and
greeting your colleagues prior
to start of chapter meeting!
Bring your business cards to
help you remember them!**

This program has been accepted by CFP Board of Standards AS WELL AS ARIZONA INSURANCE for 2 hours of CE credit.

(Bring CFP license AND/OR ARIZONA INSURANCE LICENSE numbers to register at the meeting.)

“Cutting Edge Tax Planning Developments and Opportunities”

We are excited to bring to you our February speaker who comes from Maryland. Michael E. Kitces has an impressive set of designations to back up his words: MSFS, MTAX, CFP®, CLU, ChFC, RHU, REBC, CASL, CWPP™.

This session is designed to educate financial advisors about the latest changes and developments in tax laws and regulations from Congress, the Treasury, the IRS, and the courts that are relevant and pertinent to them in their work with clients. Topics Michael will cover include:

- new kiddie tax rules,
- direct Roth conversions

- non-spouse beneficiary transfers from employer retirement plans,
- 0% capital gains and dividend rates,
- update on AMT planning in 2008,
- the recent Mortgage Relief Act of 2007,
- new IRS and Treasury actions on wash sales with IRAs
- capitalizing investment advisory expenses.

Michael E. Kitces, MSFS, MTAX, CFP®, CLU, ChFC, RHU, REBC,



CASL, CWPP™ is Director of Financial Planning for Pinnacle Advisory Group, a private wealth management firm located in Columbia, Maryland that oversees approximately \$600 million of client assets. He is an active writer and editor and has been featured in publications including *Financial Planning*, the *Journal of Financial Planning*, *Journal of Retirement Planning*, *Practical Tax Strategies*, *Leimberg Information Services*, as well as *The Wall Street Journal*, *Business Week*, *CNBC Power-Lunch*, *NBC Nightly News*, and more. In addition, Michael is a co-author with John Olsen of “*The Annuity Advisor*”, the first balanced and objective book on annuities written for attorneys, accountants, and financial planners, and is also a co-author of “*Tools & Techniques of Retirement Income Planning*” with Steve Leimberg and others.

Michael was recognized as one of only 5 financial planning practitioner

“Movers and Shakers” for 2006 by *Financial Planning* magazine, and was recognized as one of 20 “Rising Stars in Wealth Management” by *Institutional Investor News* for 2007. These awards were presented to honor Michael’s active work in the financial planning community, serving as a member of the Editorial Review Board for the *Journal of Financial Planning*, a Moderator for the discussion boards on *Financial-Planning.com*, a commentator on annuity, retirement distribution, and retirement planning issues for *Leimberg Information Services, Inc.*, and for his work as an active member of the Financial Planning Association at the local and national level.

Michael is also a co-founder of Nex-Gen, a community of the next generation of financial planners that aims to ensure the transference of wisdom, tradition, and integrity, from the pioneers of financial planning to the next generation of the profession.

(See page 1 about Michael’s session with our Chapter’s NexGen later on this same day.)

Join with your colleagues to learn about these cutting-edge tax planning issues. Be sure to go online at fpaof-phoenix.org to register! Then we’ll see you at the Phoenix Country Club on February 27.

Agenda - Feb. 27
Phoenix Country Club
7th St. & Thomas/Phoenix

11:45 Registration
12:00 Luncheon/Chapter Mtg.
12:45-2:45 Education Session, 2 CEs

Luncheon/Education Session:

FPA members	\$40
1st time Non-member Guest:	\$45
Repeat Non-member Guest:	\$55

RSVP by 2/25 Noon:
www.fpaofphoenix.org
Info: 480/483-9035

Feb. 27 Partner - Rick Durfee of Durfee & Phelps, PLLC, Attys. at Law

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**Friday Jam Session - Friday, March 14 Meeting from 2:00-4:30 p.m. with 3 hours of CFP CE at
Arizona Community Foundation, 2201 E. Camelback Rd., #202
(above Ruth's Chris Steakhouse) - Go online to register by noon of March 10**

"Your Money and Your Life: Building Your Practice, Enjoying Your Days"

This program has been accepted by CFP Board of Standard for 3 hours of CE credit. Bring your license no. (No AZ Ins. CEs available for this session.)

The characteristics of an effective financial counselor, as specified in the Addendum to the 2006 CFP™ Board of Standard's Topic List, include:

1. Unconditional positive regard
2. Accurate empathy
3. Genuineness and self-awareness

A key skill needed by advisors is the ability to clearly define their own personal, business, and financial goals. Further, they need to understand their attitudes, values, biases and behavioral characteristics and their impact on financial planning process.

Andrea White will conduct this session which will examine how planners make decisions regarding their practices and integrate them with their life goals and values. It will explore the behavioral characteristics that contribute to a successful and satisfying practice and will increase the self-awareness of planners. Attend this session and learn how to grow your practice AND enjoy your life!!!

Andrea White is a Master Certified Coach, specializing in work with financial advisors and planners. Her specialties include individual and group coaching with planners and clients, meeting facilitation, and strategic planning.



Andrea earned the Master Coach Designation through the International Coach Federation (ICF), a designation held by only about five percent of ICF members. She holds a B.A. in Social Welfare, a Masters in Business Administration, and a passion for making a difference in as many lives as possible. She has experience in organization and leadership succession planning, critical thinking skills, time management, facilitation skills, strategic thinking and planning, conflict resolution, team building, program evaluation, coaching skills for managers, and advanced leadership for organizational and personal transformation.

Andrea has spoken to several FPA Chapters around the country (including ours) as well as at the FPA National conference, ASCPA, Planned Giving Roundtable and various other professional associations.

We're pleased to have Andrea make a return appearance and know it will be time well spent. Remember to register online, as usual, at fpaofphoenix.org Then we'll see you March 11 at the Arizona Community Foundation.

Remember, because we have received approval for 3 hours of CFP CEs for this session, you must be there for the entire time to receive ANY CE credit.

March 14: 2:00- 4:30:

2 1/2 hr. presentation with 3 CE hrs.

Arizona Community Foundation

@ 2201 E. Camelback Rd., #202

(above Ruth's Chris Steakhouse)

FPA Members: \$15 Non-members: \$20

REGISTER ONLINE BY 3/11 at

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PRESIDENT'S MESSAGE



If you were 45 and dying, what would you be doing?

Have you ever interviewed a dying man seeking your services? About a year ago our firm got a call from a 45 year old and his wife wanting to interview our firm to determine if our values, skills and services matched their financial planning and investment advisory needs. The pre-interview call went something like this:

Bill: Hello, my name is Bill and you were referred to me by Dave Jones. My wife and I would like to come in to meet you and get better acquainted. We have some financial concerns.

Neal: Hi Bill, Dave is a great guy. We enjoy working with him. What are some of your most pressing concerns?

Bill: Well, I'm dying. I have Lou Gehrig's disease and I've been on disability for the last 6 months, and the disease is progressing as expected. I could live another 3-4 years, maybe five, if I'm lucky.

The following week we met with Bill and Mary. I must confess that we were expecting the meeting to be somewhat depressing (what with someone dying and all that). Instead, we found this couple to be quite holistically healthy in spite of their life situation. At one point, Bill joked that about the time their daughter is done with diapers, he'll be ready as he loses bladder control.

Bill and Mary had already passed through the grieving stages and were now concentrating on appreciating their remaining time together. They had an attitude of gratitude. They had already accomplished a lot and now Bill wanted to make sure that Mary and his daughter would have a financial planning and investment advisory firm they could turn to at Bill's death.

Bill and Mary were establishing their succession and legacy plans.

The meeting lasted a couple of hours and we now stand ready to serve when we are called upon. Bill has a greater sense of peace and Mary has a resource that she knows Bill feels good about.

How about you? Recent FPA research indicates that 48% of the CFP®s are within 10 years of retirement. Where are you on this timeline? As a trusted advisor and steward of your client's financial well-being what succession plans have you put in place? Is your succession plan one by default or by choice?

The Default Plan goes like this:

A client of mine called me to tell me that her friend's planner had died and asked if I was taking on any new clients.

The Choice Plan might go something like this:

Dear Mrs. Jones, as you may or may not be aware, Pamela Planner, CFP® was recently killed in a tragic auto accident. Pamela cared deeply for all of her clients and she put in place a succession plan, just in case. Pamela selected and collaborated with three different colleagues who shared her fundamental core values and professional practice qualities. She then indicated which advisor would be the best fit for each client.

Mrs. Jones, she chose me for you. Pamela also wanted you to meet with the other two and then make the final decision. I will be calling you in the next few days to arrange a time for us to meet.

Sincerely,

In this age of abundance and complexity we are faced with finding a sense of peace and purpose for ourselves and those we serve. Who will take our place when we retire, die, or just move on? How will you maximize the value of your intellectual capital and the client relationships and good will you have created?

The answer to that question could depend on the success of your FPA chapter and your active participation. It could depend on recruiting younger members and getting better acquainted with your colleagues. The advisor who will succeed you could be sitting right next to you at the next FPA monthly meeting. Of course, if you don't attend the meetings it's a missed opportunity.

The FPA of Greater Phoenix is lead by a volunteer board of directors that is dedicated to the idea that succession plans designed by choice are far better than the default model. Like you and your clients, we need future leaders to ensure that your FPA chapter continues to thrive. The more volunteers we have, the greater the assurance your chapter will continue to thrive and provide member benefits that match your changing needs.

Your chapter has scheduled time to network at each meeting starting at 11:30 am to noon. We have streamlined the registration process, so come early, stay late and get connected!

Neal Van Zutphen, CFP®
President

INTRODUCING THIS MONTH'S PARTNER PRESENTER

**Law Office of
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f480.324.8050**

ASSET PROTECTION STRATEGIES For Financial Services Professionals By Richard E. Durfee Jr.

The Times We Live In. In today's world, getting sued is no longer an "if" question, but a "when" question. The risks are even higher for professionals and business owners. (One out of three will be sued in the next twelve months.) Are you ready? Are your assets exposed? How about your clients. Are they ready? As a financial services professional, you help your clients improve their financial health. If your clients or their company were sued today, how much of what you have helped them accumulate would be lost? How much will your planning be worth then? What effect would a judgement against them have on their ability to retire? What would it do to their family? What duties do you have as a professional advisor to help them avoid this? If you have not taken steps to protect your own assets, how can you effectively tell your clients to protect themselves?

Tools of the Trade. Getting sued may not be optional, but losing everything is. The proverbial advice is to "own nothing, but control everything." The question is, how? What works and what does not? What can you keep and what do you really have to give up? There is a complex array of tools available to help protect assets including limited partnerships, LLC's, certain kinds of trusts, offshore entities, and certain types of investment devices. Simply selecting the right set of tools to fit the particular circumstances is the first big challenge. But that alone is not enough. Even the right tools won't help if they are structured or used incorrectly, or if the timing is bad. There is a point where it is simply too late. The sooner a person acts, the more effective (and less expensive) the asset protection plan.

The Value of Experience. Is it enough to buy a Nevada Corporation like the ones advertised on the radio? What about an Alaska Trust? How about an offshore trust? Is there any benefit to operating in Arizona for protecting assets? Where is the line between "enough" and "too much" protection? Can I do this myself on the internet? In selecting among such options, would it be worth it to consult with professionals who have actually set up and used such enti-

ties. This is what we do. Our law firm has protected billions of dollars in assets on a turn-key cost effective basis.

Your Move. Two defendants. Same facts. Same claims. One with everything to lose. One with nothing to lose. Will they handle the litigation in the same way? Will the end result be the same? Which one do you want to be? Which one do you want your clients to be? Appropriate planning will not always stop predatory and opportunistic litigation. But it will definitely change the outcome.

The initial consultation costs you nothing. What is the cost of doing nothing?

Announcing an EXCITING NEW INITIATIVE of Community Outreach!

In our ongoing mission to be *the* voice of professional, objective Financial Literacy to our communities and to spread the understanding, promise, and potential of financial planning to those in need, we announce the launching of **The Greater Phoenix FPA Speaker's Bureau.**

Help Expand Financial Literacy – Become a Part of Our Ongoing Venture!

Did you know over the last twelve months, your FPA chapter not only spoke to 400 people at the Capitol, but also to a conference of Pharmacists, and a local law firm, both members of one of our FPA national partners? In February we are invited to a conference to address another division of the State of Arizona.

With your help, FPA of Greater Phoenix Speaker's Bureau will build on this momentum and expand on the success of Financial Planning Week by promoting literacy throughout the year to organizations, government agencies, employers, and non-profits who are looking for quality speakers for their meetings.

Over the next year the Speaker's Bureau will develop speaking opportunities in two ways:

- 1) By building local relationships with organizations that are already affiliated with FPA through national partnerships.
- 2) By developing new relationships with local associations, trade groups, clubs and organizations.

Speaker volunteers will be required to attend media and speaker training and agree to a set of professional conduct standards. The goal is to promote financial literacy and the mission of FPA so that organizations will continue to turn to us, year after year.

Continued on pg. 7

INTRODUCING NEXT MONTH'S SPEAKER

APPRECIATIVELY SPEAKING The Business Case for Positive Feelings Edward A. Jacobson, Ph.D.

Do you sometimes find yourself enjoying “feel-good” interactions with your clients (for example, sharing a funny story, or asking them what they most enjoy about their spouse, or inviting them to envision leading a very fulfilling life) and then, suddenly, you hear that little voice inside your head saying “*Forget this touchy-feeling stuff and do some real work!*””

Guess what? There's good scientific support for this “touchy-feely” stuff. Positive Psychology is a relatively new branch of psychology which investigates healthy lives, marriages, organizations, and communities. Recent research in this area has shown that persons experiencing positive emotions (joy, satisfaction, happiness, contentment, etc.) also experience a significant increase in these important factors: creativity; flexibility in thinking and actions; effective decision making; close connections with others; and psychological resilience.

Therefore, it makes good business sense to create positive emotions in your clients – as well as in your associates and in yourself. Unless, of course, you'd rather not ...

- have closer and more enduring relationships;
- collaborate on more innovative decisions, plans, and problem solutions;
- gain greater client commitment to their plans; and
- have clients stick with the plan in times of adversity.

So, like the old ads which said “Milk: It's Not Just for Breakfast Anymore,” good feelings are not just for break times and off hours anymore – if they ever were.

I recommend starting every meeting with an “appreciative” question. Instead of asking, “How have you been?” ask a question like “What's going well in your life?” or “What's one thing that's made you happy lately?” or “Brag to me a little about your son (or daughter); what have they done lately that's made you proud?” When they tell you the answer, say “Wonderful!” and then take a turn sharing your answer to the same question. It's a great way to jump start almost any kind of meeting and get it off to a positive, optimistic start. Try it, you'll like it ... and things will go better!

Community Outreach Initiative - Continued from pg. 6

The Speaker's Bureau will develop a list of topics and a set of nationally approved presentations to choose from. Volunteers who are comfortable with particular topics are encouraged to let us know their areas of expertise.

If you are interested in speaking, or have ideas on promoting this new initiative, we're looking for you!

Contact chapter member and Team Leader, Dana Anspach, to become a part of the team. The first Media/Speaker Training Date is Thursday, March 20, 1:00 to 3:30 p.m. at training room at Ameriprise Fin'l. Advisors: 11811 N. Tatum Blvd., Suite # 1030 (North side of bldg., their own separate entrance). **You can reach Dana by e-mail at dana@wmsus.com or by phone at 480-609-4334.**

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FPA of Greater Phoenix Mentoring Program

How many times have you felt indecisive about a career decision, or had questions about your business model or a new planning technique but didn't have a trusted place to turn? Or, are you an experienced professional with wisdom to share and an interest in honing your own coaching and mentoring skills?

We are excited to bring you yet another benefit of membership in our local chapter – our mentoring program! A number of experienced senior chapter members have already volunteered to be mentors and more are signing up each week. Mentors and mentees will be paired based upon a number of criteria which may include areas of practice, expertise, business model, and location. All participants are asked to commit to a one hour meeting each month, and the term of the relationship will be the calendar year. All mentoring discussions are expected to be conducted in confidence.

If you are interested in being a mentor, or if you are a newer FPA of Greater Phoenix member and would like to be paired with a mentor from our chapter, please email info@fpaofphoenix.org and ask for either the mentor application or the mentee application along with the relevant guidelines. Applications will also be available at the first few 2008 chapter meetings.

The mentoring committee will meet in mid February to match mentors and mentees. So, if you'd like to participate in this exceptional opportunity, make sure to submit your application by February 8th so we are aware of your interest and include you in this initial round of mentor / mentee matching. We will still match mentors and mentees in February and March, but the sooner your application is received, the longer the period of time you'll have to benefit!



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Helping People Take Control of Their Financial Lives!

In 2006, American personal savings rate was -1%, dipping into the negative territory for the first time since the Great Depression. After cashing out over \$431 billion in home equity in 2005, consumer debt is now at a record \$2.2 trillion (as of August 2006).

Surveys by the Employee Benefits Research Institute, the Federal Reserve, the SEC, the Department of Labor and others indicate:

- There has been a significant shift from defined benefit programs to defined contribution programs
- Many employees in defined contribution programs are ill-equipped to take on the new responsibilities of these plans
- The primary financial planning resource for many investors today is their employer
- There is a general sense of financial helplessness among American workers
- 40 percent of American workers say they are not currently saving for retirement

As a result of these factors, most people need to improve their financial knowledge and do something about their finances.

Connecting the Financial Planning Community with People in Need!

With the help of the Foundation, many of the people in need can make the correct decisions to turn their situations around and get on track toward financial security.

The Foundation is supporting and promoting pro-bono work for the financial planning community. By donating their time, effort and money, financial planners can make a big difference in the lives of those in need. Teaching people how to manage their finances and giving them the tools to achieve financial security allows the people to live with dignity and gain a sense of self worth.

You too can help with a tax-deductible gift or pledge to the Foundation for Financial Planning.

Make a difference with a gift or pledge today!


Enhance the FPA's ability to have an active voice in the legislative arena. As you know, given the SEC's recent decision not to appeal the court decision throwing out the broker-dealer exemption, we are now entering a critical time for potential legislative activity in Washington.

FPA stands ready to take our issues to Capitol Hill if any efforts are made to overturn the court decision by Congress. FPA-PAC will serve increasingly as an important

resource in helping the profession support those candidates for Congress who, in turn, support legislative initiatives favorable to the financial planning profession and its clients.

As you look at your 2008 year consider the impact our political action committee has had and will have on the future of our profession and lend your financial support. You may do so at http://www.fpanet.org/member/govt_relation/fpa_pac.cfm

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“YOUR MONEY & YOUR BRAIN” How the New Science of Neuroeconomics Can Help Make You Rich

by Jason Zweig

What happens inside our brains when we think about money? Quite a lot, actually, and some of it isn't good for our financial health. In *Your Money and Your Brain*, Jason Zweig explains why smart people make stupid financial decisions--and what they can do to avoid these mistakes. Zweig, a veteran financial journalist, draws on the latest research in neuroeconomics, a fascinating new discipline that combines psychology, neuroscience, and economics to better understand financial decision making. He shows why we often misunderstand risk and why we tend to be overconfident about our investment decisions. *Your Money and Your Brain* offers some radical new insights into investing and shows investors how to take control of the battlefield between reason and emotion.

Your Money and Your Brain is as entertaining as it is enlightening. In the course of his research, Zweig visited leading neuroscience laboratories and subjected himself to numerous experiments. He blends anecdotes from these experiences with stories about investing mistakes, including confessions of stupidity from some highly successful people. Then he draws lessons and offers original practical steps that investors can take to make wiser decisions.

Anyone who has ever looked back on a financial decision and said, “How could I have been so stupid?” will benefit from reading this book.

Jason Zweig is a senior writer for *Money* magazine and has been a guest columnist for *Time* and *cnn.com*. He is also the editor of the revised edition of Benjamin Graham's *The Intelligent Investor*, the classic text that Warren Buffett has described as “by far the best book about investing ever written.” Before joining *Money*, Zweig was the mutual funds editor at *Forbes*.

In 2001 Zweig was named “best financial columnist for a national publication” by Northwestern University's Medill School of Journalism. He received the 2006 Lifetime Achievement in Investor Education award from the Mutual Fund Education Alliance. He serves on the editorial boards of *Financial History* magazine and *The Journal of Behavioral Finance*.

(This information was taken from the book dustcover.)

Attend the February 27th chapter meeting and perhaps win

the drawing for this book. Or you can pick up a forsure copy at Borders at 24th Street & Camelback. Give Ryan at Borders a call if you have special book needs.

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DATES & LOCATION FOR FPA OF GREATER PHOENIX MEETINGS:

Feb. 27	Wed. Luncheon Meeting - Phx. Ctry. Club w/Michael Kitces
Mar. 14	Friday Meeting- Arizona Community Foundation w/Andrea White
Mar. 26	Wed. Luncheon Meeting - Phx. Ctry. Club w/Ed Jacobson
Apr. 23	Wed. Luncheon Meeting - Phx. Ctry. Club w/Eugene Fama, Jr.
May 28	Semi-Annual Symposium - w/Richard Ferri, Ross Levin, Bryce James- Orange Tree Golf Resort
June 13	Friday Jam Session- Arizona Community Foundation
June 25	Wed. Luncheon Meeting - Orange Tree Golf Resort
July 23	Wed. Luncheon Meeting - 1 hr. Speaker + 2 CE hr. CFP Ethics session—Orange Tree Golf Resort
Sept. 24	Wed. Luncheon Meeting - Orange Tree Golf Resort
Oct. 22	Semi-Annual Symposium - Orange Tree Golf Resort
Nov. 12	2 CE hrs. for CFP Ethics session + Social—Orange Tree Golf Resort
Nov. 19	Wed. Luncheon Meeting - Orange Tree Golf Resort
Dec. 17	Wed. Luncheon Meeting - Orange Tree Golf Resort

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It is members like you who grow our organization and who have made the FPA the leading advocate for excellence, ethics, knowledge, and leadership in financial planning. You are one of many like-minded individuals who advance the financial planning profession and offer community for those who provide, support and benefit from professional financial planning.

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OTHER ORGANIZATIONS:

SFSP (Society of Financial Service Professionals) of Greater Phoenix: **Wednesday, 2/20, 11 a.m. to 1p.m., VTC at John Driscoll & Co., Members \$35 Non-members \$50: “Personal Financial Planning Using Employer Sponsored Benefits and Tools”. 2 Hrs. CLE, CPE, CFP®, ICB, PACE, and AZ Ins. CE credits.**

Bring a sack lunch. RSVP to Karen @ 480-991-5151 or phoenixsfsp@sfsp.net

Registration for FPA of Greater Phoenix chapter meetings:

1. Go online to www.fpaofphoenix.org
2. Select Meeting Registration
3. Complete the requested information including your VISA or MasterCard number and expiration date. You will immediately receive a receipt after submission.

If you register for a chapter meeting after the deadline, please be prepared to pay at the door by cash or check and a \$5.00 late fee will be assessed. Also, at the door you must pay with cash or checks, **NO credit cards.**

2008 PARTNERS

Yep - IT'S A big THANK YOU to go along with the BIG 2008 Partners! What a grand group of Partners we have this year ranging from technology support to investment management and legal expertise with many others in between.

These Partners and their companies who come forward with their support in the form of money, their educational assistance and their involvement with the Chapter are an integral part of the success we have as a Chapter. Without them, we would be literally and figuratively bankrupt (to put it in terms we all understand!). PLEASE give your best efforts to utilize these Partners when you have needs in the areas they represent.

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We hope you will accept Partner calls and materials as well as give them the first opportunity to serve your needs for products and/or services.

Please see their information on page 4 then why don't you print out page 4 to keep handy as a handy reference when you or someone you know has a need that any of the Partners can help with. Remember, you're helping yourself when you use them. Be sure to mention that you're an FPA of Greater Phoenix Chapter member when you call!

THANKS FOR DECEMBER MTG. DONATIONS FOR ST. MARY'S FOOD BANK

Thanks to all of you, St. Mary's Food Bank received \$295 in funds plus two hundred pounds of nonperishable food items to help serve the needy during the holidays.

Thank you so much! You are the best!!!

2008 New, Enhanced Education Series! - Passion, Vision, Connection

We look forward to your participation in 2008!!

- March 14 Friday Meeting: Andrea White, MCC - "Your Money and Your Life: Building Your Practice, Enjoying Your Days"
- March 26: Ed Jacobson, Ph.D. - "Breaking the Ice in an Appreciative Way"
- April 23: Eugene Fama, Jr. of Fama-French Three Factor & Five Factor models fame - "Multi-Core Principles"
- May 28 Symposium:
Richard Ferri, CFA - "Indexing in the 21st Century; How ETFs have Changed the World"
Ross Levin, CFP - "Complex Questions and Multiple Answers - Multiple Approaches to Age-old Financial Planning Questions"
Bryce James, CIMA - "The Evolution of Asset Allocation"

FPA of Greater Phoenix

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Facilitate the success of ethical and competent members who champion the financial planning process to help consumers make smart financial decisions.

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To become and remain the premier source of professional development and CE education in the Valley by building competence, integrity, relationships and stewardship throughout the Chapter



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