



DECEMBER MEETING

Wed., December 17, 11:45 a.m. — 2:45 p.m. Chapter Luncheon Meeting at the Orange Tree Golf Resort featuring Professors Stephen Happel and Marianne Jennings discussing “Ethnomics”. Please see page 2 for details. Register at www.fpaofphoenix.org

FPA of Greater Phoenix—5th Year Gold Award and Pinnacle Award Winner!

The Financial Planning Association recognizes chapters that meet specific criteria for one of three levels of achievement. Those levels of achievement are bronze, silver, and gold. A chapter is awarded the highest level - Pinnacle- after they have achieved gold for five consecutive years. The achievement criteria include five strategic areas of chapter operations. They are: chapter operations, chapter leadership, public relations and public awareness, member outreach and membership recruitment and retention.

In November your chapter was awarded the Pinnacle Award. In 2008, your chapter leadership worked very hard to add value to your membership and your feedback, attendance and response to our calls for action are the reasons your chapter succeeded this year. A few of our accomplishments include:

- Offered 39 hours of continuing education with nationally recognized speakers; year to date, attendance at meetings is up 28% over last year and our membership count is close to 600 members.
- As of Gold Chapter Recognition year ending 31 August 2008, 80% of our members renewed their membership.
- Our chapter responded to the needs of our community during these difficult times in the following ways:
- We funded the first financial planner desk in Junior Achievement’s BizTown II program. We are the first chapter in the nation to introduce financial planning as a profession by placing a financial planner desk at BizTown where kids learn through experiential real world business situations; the cost of this program was \$15,000.
- We hosted Phone banks for Channel 12, Channel 3, The Arizona Republic, and had several members highlighted on T. V. Newscasts. Four of our members were featured with their clients on the Nightly Business Report retirement series on PBS. We also made connections with Arizona State University.
- We hosted our second annual golf tournament and raised over \$5,000 for the JA BizTown project.
- We built out a Speaker’s Bureau and have 20 plus members trained (free to FPA members) to respond to the press – come join us in 2009 and be a part of our community outreach team.
- We have over 100 members who have volunteered to respond to local and national reporter inquiries- contact Phil Hotchkiss to get on the list and get your name in print.
- We added value for CFP® practitioners by offering our November ethics session for the bargain price of \$25 and followed this up with a chapter social – don’t miss next year’s FPA After Five gatherings.
- We started meetings an extra 30 minutes early for those that wished to network before the meetings began.
- We had another year of successful outreach with Financial Planning Days at the Capital and Financial Planning Week with Phone banks and financial planning clinics at the libraries.

We have been building out our future leadership teams and hope you will join us - the more the merrier! You can be proud to be a member of the FPA of Greater Phoenix. Our chapter is one of the more successful chapters and what we do influences how other chapters operate. More importantly, our inroads with the media and the press have started the ball rolling and now reporters call us rather than us calling reporters. Your 2009 leadership team has innovative plans to save you time and money, get your name in the press, enhance your image and hopefully increase your income because of new knowledge and connections made through the FPA of Greater Phoenix community. **WE ARE FPA!**

THIS ISSUE—INDEX:

Page

2	Dec. 17 Program	5	President’s Message, Many Thanks
3	Chapter Partners	6	Ads, misc.
4	2009 Bd. Nominees, Board of Directors Roster	7	Ads, Dec. Partner
8		8	Mtg. Dates, contact information, misc.



December 17 Chapter Meeting

11:45 am to 2:45 pm

Orange Tree Golf Resort

Registration 11:45 am

Lunch & Chap. Mtg. 12:00 - 12:45 pm

CE Session 12:45—2:45 pm

2 CEs for CFPs

“ETHONOMICS”

We are excited to present for our December 17 Chapter meeting Professors Stephen Happel and Marianne Jennings from ASU discussing a blend of the current economy and ethics – their cause, effect and affect. They will cover the current state of the US and Global economic crises and the impact of monetary and fiscal policies for investors and consumers as well as what the new president is likely to do once in office and the impacts in the short and then in the long run. Dr. Happel and Dr. Jennings will discuss the ethical lapses in judgment by so-called “captains of industry” and how this has exacerbated the crises of confidence in capitalism and America.

Dr. Stephen Happel has been a Professor of Economics at the Arizona State University W.P Carey School of Business since 1975. In addition to visiting appointments at North Carolina State University, the Australian National University and the University of Waikato in New Zealand, Dr. Happel is founding director of the ASU School of Business Honors Program and served as Associate Dean of Undergraduate Studies from 1991 to 1999.

His research focuses on applied microeconomics and population issues. He has written two textbooks and over 100 articles in both professional journals and popular outlets, including the *Wall Street Journal*, the *New York Times*, the *Christian Science Monitor*, and the *Arizona Republic*. This work covers arguments for free-market ticket scalping, student academic dishonesty at universities, U.S. fertility rates, the rationale for slotting fees in supermarkets, and the snowbird lifestyle among retirees.

Dr. Happel has received a host of teaching awards at ASU, including the ASU Distinguished Teaching Award, the Burlington Northern Award, and Arizona Professor of the Year selected by the Council for the Advancement and Support of Education. He teaches large undergraduate classes in macroeconomics and MBA classes in managerial economics. Dr. Happel is also a long-time instructor at the Pacific Coast Banking School in Seattle and the Arizona Tax Institute. He



speaks throughout the U.S. on the domestic economy and international trends, paying particular attention to generational spending patterns, to recent Federal Reserve policy, and to current tax/spending proposals by the White House and Congress.

Professor Marianne Jennings is a member of the Department of Management in the W.P. Carey School of Business at Arizona State University and is a professor of legal and ethical studies in business. At ASU she teaches graduate courses in the MBA program in business ethics and the legal environment of business. She served as director of the Joan and David Lincoln Center for Applied Ethics from 1995-1999. From 2006-2007, she served as the faculty director for the MBA Executive Program. Professor Jennings earned her undergraduate degree in finance and her J. D. from Brigham Young University. Her internships were with the Federal Public Defender and U.S. Attorney in Nevada, and she has done consulting work for various law firms, businesses and professional groups.



Professor Jennings has authored hundreds of articles in academic, professional and trade journals. Currently she has six textbooks and monographs in circulation. In addition, her columns have been syndicated around the country, and her work has appeared in the *Wall Street Journal*, the *Chicago Tribune*, the *New York Times*, *Washington Post*, and the *Reader's Digest*.

She has conducted more than 300 workshops and seminars in the areas of business, personal, government, legal, academic and professional ethics and has received numerous awards for teaching, writing and participating in prestigious groups. Professor Jennings is currently active in editing various journals and is serving with many educational groups and is a member of twelve professional organizations.

This is a rare opportunity to hear from these two exceptionally fine speakers on most important topics. We look forward to seeing you!

Please register online at fpaofphoenix.org by Dec. 12 at noon!

2008 CHAPTER PARTNERS

These sponsors support us. Please support them when possible!

PLATINUM PARTNERS

Pension Strategies

Qualified Plan Design and Administration
Jill Hastings 602/799-4948 or
Jack Lawless 602/957-7101 X 318

Charles Schwab Institutional

A leading provider of custodial, operational and trading support for independent fee-based investment advisors
Jonathan K. Moore 602/355-4038

GOLD PARTNERS

Aquila Group of Funds

Alan Stockman 602/820-1859

American Century Investments

Fifty years of helping professionals, institutions, corporations & individuals achieve their financial goals
Brad Sawyer 801-528-8892

AIM Funds & Powershares ETFs

Your Goals. Our Solutions.
David Dietrich 800/347-4246 X 7845

CollegeInvest

College Savings Plans, Student/Parent Loans, Scholarships
David Wiener 303/376-8845

Gavin Group: CFS Mortgage Corp.

Smart Mortgage Lending
Patrick Gavin, CMPS, LTCP 602/241-9875

Durfee & Phelps, PLLC —Attorneys at Law

Integrated Legal Planning
Rick Durfee, J.D. 480/324-8000

E.A. Edberg & Assoc.

401(k) and retirement plan administration
Eric Edberg, APA 602/274-0071

Heartfelt Care, LLC

Advocates for Quality of Life
Jeannean Sabatina, CMC, RG 602/769-6843

Interactive Advisory Software (IAS)

The Best Kept Secret in Software— a Unified Wealth Management Solution
Cindy Little 480/655-6066

itSynergy

Technology consulting for small & medium businesses
Dan Zaremba 602/297-2400 X 2004

Kensington Investment Group

Value-added Strategies in Real Estate Securities
Adam Gallegos 800/253-2949

Laserfiche

Document imaging and management software solutions
Andy Wang 866/888-8539

MFS Investment Management

Providing a diverse range of investment options since 1924
David Capelle, CIMA 800/343-2829 X 68115

Prudential Annuities

The Highest Daily Company
Lee Hurney 602/448-1764

Raymond James Investment Advisors Div.

Comprehensive Resources for Institutional Managers
Mike Doss 888/327-2061

Reverse Mortgages USA/Prime Source Mortgages

Live in your home. Use your home to live.
RM: Lorrie Larson 602/424-2722
PSM: Curt Larson 602/424-2720

The Dollarhide Financial Group/MassMutual

Products You Can Trust. Service You Deserve: Life, Disability Income, Long Term Care
David Lavin 480/538-2967

SILVER PARTNERS

Cornerstone Real Estate Funds

Non-traded Multi-Tenant Industrial REITS for Income and Growth
Gary Croatt 480/390-9033

Delta Ventures Financial Counsel

Neal Van Zutphen

Disability Insurance Services

Real Expertise By Real Experts
Marcy Pruitt, DIA 480/889-8980

Genworth Financial Asset Management, Inc.

Taking Wealth Management to the Next Level
Daniel Ciavarella 800/608-8093

Nationwide Insurance

The Best of America
Derrick Kazanjian 602/501-7605

Phoenix Insurance & Securities School

Pass your exams fast, on first try
Jo Beth Mills 480/483-9669

Yellowstone Trust Administration

Charitable Trust Specialists
Randy Huston CFP® 800/572-6394

SLATE OF NOMINEES FOR 2009 FPA OF GREATER PHOENIX BOARD OF DIRECTORS

Elections for the 2009 Board of Directors will be held at our December 17 Chapter luncheon meeting. Directors will assume their responsibilities January 1, 2009. Following is the slate of nominees:

Chairman	Neal Van Zutphen, CFP®, AAMS
President	Nicole Gurley, CLTC
President-Elect	Frank Molinar, CFP®
Secretary/Treasurer	Virginia Dhondt, CFP®
Membership	Patrick Gavin, CMPS, CLTC; Cynthia DeGeorge CFP Candidate; Jim McCabe, PhD, MSW, MPH
Outreach/Public Awareness	Andrea White, MCC; David Daughtrey, CFP®
Public Relations	Phil Hotchkiss, CFP®
Sponsors/Partners	Mark Kizer, CFP®
Life Long Learning/Ethics	Mike Grosso, CFP®; Jared Roskelley, CFP®
Director at Large	Mary Zimmerman, CFP®
Director at Large	Karen Gill Meyer, CFP®
Director at Large	Denise Reed, CFP®

We appreciate these individuals sharing their time and talents for our Chapter, members and our community. Each director needs Team members to help them with their areas of responsibilities and we encourage you to join in. Sometimes volunteering can take less than 2 hours of your time out of an entire year. Other times your time and talent can literally mean the difference between success and failure. Get in on the action and make a difference.

Thanks.

Your 2008 Board of Directors

Our best wishes to you all for merry holidays and a new year of love and fulfillment!!

2008 FPA of Greater Phoenix Officers and Directors

EXECUTIVE COMMITTEE:

PRESIDENT Neal Van Zutphen, CFP®, AAMS Delta Ventures Financial Counsel	480/924-5613
V.P./PRESIDENT- ELECT Nicole Gurley, CLTC Gurley LTCI	480/515-2715
SECRETARY/TREASURER Virginia Dhondt, CFP® Keats, Connelly & Associates.	602/955-5007
CHAIRMAN Patty Park, CFP®, CPA, PFS Northern Trust Bank	602/468-2591

DIRECTORS:

DIR. SPONSOR/PARTNER DEVELOPMENT Al Quihuis, CFP® Financial Directions, LLC	480/768-9064
CO-DIR. SPONSOR/PARTNER DEVELOPMENT Mark Kizer, CFP® Charles Schwab	866.999.88
DIR. PUBLIC RELATIONS Jay Zandell, CLTC Z-Planning Group	602/377-1995
CO-DIR. PUBLIC RELATIONS Phil Hotchkiss, CFP® MLH Financial	480/281-1599
DIR. PROGRAMS/EDUCATION Todd Smith, CFP® Azmyth Financial, LLC	602485-3896
CO-DIR. PROGRAMS/EDUCATION Mike Grosso, CFP® TCI Wealth Advisors, Inc.	480/991-0401
CO-DIR. PROGRAMS/EDUCATION Jared Roskelley, CFP® Jackson Financial Advisors	480/609-1055
DIR. COMMUNITY OUTREACH Frank Molinar, CFP® Molinar & Co. Financial Advocates	1-866-804-1026
CO-DIR. COMMUNITY OUTREACH David Daughtrey, CFP® Copperwynd Financial	480/348-2100
CO-DIR. MEMBER DEVELOPMENT & RETENTION Patrick Gavin, CMPS, CLTC The Gavin Group: CFS Mortgage	602/354-0528
CO-DIR. MEMBER DEVELOPMENT & RETENTION Cynthia DeGeorge Gurley LTCI	480/518-3429
CO-DIR. MEM. DEVEL. & RETEN. Jim McCabe, PhD, MSW, MPH Eldercare Resources	480/632-8170
DIR. PUBLIC AWARENESS Mary Zimmerman, CFP® PATH Financial Strategies, LLC	480/664-6008
DIR. SOCIAL EVENTS Karen Gill Meyer, CFP® Smith Barney	480/368-6567
DIR. TECHNOLOGY/WEBSITE Darin Shebesta Jackson Financial Advisors	480/609-1055
DIRECTOR OF ETHICS Dale Walters, CFP®, CPA, PFS Keats, Connelly & Associates	602/955-5007
DIRECTOR-AT-LARGE Denise Reed, CFP® Benchmark Financial	602/222-4180
DIRECTOR-AT-LARGE Andrea White, MCC Financial Conversations	480/777-8876
#####	
EXECUTIVE DIRECTOR Jo Lynne Hutchinson Fax & Ph: e-mail: info@fpaofphoenix.org 4848 E. Cactus Rd., #505-815 Scottsdale, AZ 85254	480/483-9035



President's Message

Success!

My personal definition of success is an individual's ability to achieve his or her goals in life, whatever they may be. This leaves a great deal of room for anyone to succeed. An important part of measuring success is our abilities to appreciate our progress in stages or milestones.

The FPA of Greater Phoenix is now a five-time winner of the Gold Chapter Recognition Award and this brought us a distinction shared by only a handful of chapters throughout the country. In November, many of your 2009 Leadership team accepted the Pinnacle Award (watch for photo in the January newsletter) on behalf of the chapter and past leadership teams. So I want to extend a hearty thank you and congratulations to our past leadership teams led by:

2004 President, Alan Norris, CFP®
2005 President, James Dew, CFP®
2006 President, Denise Reed, CFP®
2007 President, Patty Park, CPA, CFP®

Congratulations and Gratitude to your 2008 Leadership Team for the 2008 Gold Chapter Recognition and capturing the Pinnacle Award.

Nicole Gurley, CLTC, President Elect
Virginia Dhondt, CFP®, Secretary/Treasurer
Patty Park, CPA, CFP®, Chairperson
Patrick Gavin, CMPS, Co-Director of Membership
Cynthia DeGeorge, CLTC, Co-Director of Membership
Jim McCabe PhD, MSW, MPH, Co-Director of Membership

Mary Zimmerman, CFP®, Director of Public Awareness
Karen Gill Meyer, CFP®, Director of Social Events
Al Quihuis, CFP®, Co-Director of Sponsor Development
Mark Kizer, CFP®, Co-Director of Sponsor Development
Frank Molinar, CFP®, Director of Community Outreach
David Daughtrey, CFA, CFP®, 2009 Dir. of Community Outreach

Darin Shebesta, Director of Technology
Dale Walters, CFP®, CPA, PFS, Director of Ethics
Todd Smith, CFP®, Co-Director of Lifelong Learning
Mike Grosso, CFP®, Co-Director of Lifelong Learning
Jared Roskelley, CFP®, Co-Director of Lifelong Learning
Jay Zandell, CLTC, Co-Director of Public Relations
Phil Hotchkiss, CFP®, Co-Director of Public Relations
Denise Reed, CFP® Director at Large
Andrea White, MCC, Director at Large

And last but certainly not least, celebrating her 21st year as Executive Director, Jo Lynne Hutchinson.

With Attitude Gratitude

Neal Van Zutphen, CFP®
2008 President

PS Best holiday wishes; may 2009 find us celebrating peace and prosperity.

PLENTY OF THANKS TO GO AROUND THIS YEAR!

Thanks to so many in our community:

- **Dozens who participated in Financial Planning Week activities as well as our second annual golf tournament.**
- **Those who are currently serving on committees - programs, membership, community outreach, ethics, public relations.**
- **Sue Larkin for proofing, editing ea. mo. + writing Symposium articles for the Newline.**
- **Dale Walters for his annual service in doing our chapter's taxes.**
- **Our '08 Chapter Partners who are listed on page 3 without whom we could not provide the activities and quality of service our chapter members receive.**
- **YOU, all of you members, for being members and participating with us. You're the best!**

Patrick Gavin, CMPS
CFS Mortgage Corporation



Patrick has been involved in the financial services industry for 34 years. He serves on our FPA Board of Directors as the Co-Director of Membership and, he is also a Gold Partner of our chapter. He financially supports Junior Achievement Biz Town as he believes in and values the benefits of financial planning. Gavin has worked with financial planners in Phoenix since 1984.

Patrick's extensive knowledge of the mortgage planning helps him to integrate client's mortgage into their overall long term goals. His expertise has earned him the highest accolades from his clients and their planners. Gavin is a graduate of University of Phoenix with a Bachelor of Science in Business Administration with minors in accounting and finance. He is also a Certified Mortgage Planning Specialist.

Gavin represents CFS Mortgage Corporation a locally owned and operated mortgage banking firm that was founded in 1982. He originates all types of residential real estate loans and can provide you and your clients with objective, practical and suitable recommendations.

You can reach Patrick @ 602.354.0528 or @ patrickg@cfs-mortgage.com



ADVERTISEMENT

Saffer Wealth Strategies (Ron) is looking for an experienced associate. Office available located in mid-town Phoenix and is fully equipped and staffed. Call (602) 263-8787. Ron@SafferWS.com

REGISTER ONLINE

www.fpaofphoenix.org

Mtg. at Orange Tree Golf Resort
56th St. Between Shea & Cactus

Luncheon/Education Session
12:00 pm to 2:45 pm

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

Reserve online by 12:00 pm on Dec. 12
At fpaofphoenix.org
Info: 480/483-9035

GROW YOUR BUSINESS.

Let us help you succeed with effective communications designed to reach your target markets:

- Marketing Plans
- Public Relations
- Newsletters
- Brochures
- Advertising
- Event Planning
-and more

Contact **Ellen DeDomenico, Principal**

480.219.4474, ellen@ddconsultants.com, www.ddconsultants.com



DDC CONSULTANTS, LLC

CORPORATE AND MARKETING COMMUNICATIONS

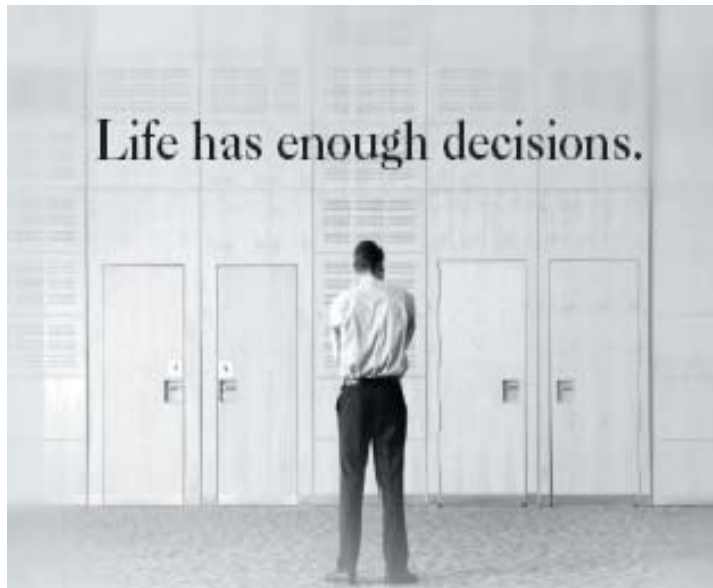
UNITED PLANNERS FINANCIAL SERVICES



- National Firm Based in Scottsdale
 - Experience Our Unique Culture
 - Share in the Firm's PROFITS as a Partner!
- Call Sheila Cuffari TODAY!

(800) 966-8737 www.JoinUnitedPlanners.com

Life has enough decisions.



At Gurley Long-Term Care Insurance we'll help you insure your clients' retirement plan and safeguard their families from the cost of long-term care.

Individual policies to multi-life discount programs.

GURLEYLTCI
Helping you insure your retirement plan
Nicole Gurley, CLTC
480.515.2715
www.gurleyltci.com

ATTENTION LADIES: Do you have professional clothing to donate so that underprivileged women may dress appropriately for job interviews? Needed are suits, dresses, pantyhose, purses, belts, earrings, etc.

Arizona Women's Education & Employment, Inc., (AWEE), is a nonprofit that helps women get back on their feet and into the workplace using a variety of tools (education, mentors, transportation, etc.) Their motto is "Changing Lives Through the Dignity of Work." One thing consistently needed is professional clothing. AWEE offers a free boutique to their clients so they can choose an outfit for job interviews. *IF YOU HAVE CLOTHING ITEMS, PLEASE DONATE TO:*

AWEE
640 N. 1st Avenue
Phoenix, AZ 85003

December 17 Partner-
Mike Dillon of
Laserfiche

DATES and LOCATION for FPA of GREATER PHOENIX MEETINGS/ACTIVITIES

December 17, 2008 Chapter Luncheon Meeting Orange Tree Golf Resort
January 28, 2009 Chapter Meeting—2:30—5 p.m. Orange Tree Golf Resort

Watch for our January newsletter for the full '09 schedule!!!

Registration for FPA of Greater Phoenix

- 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.

Advertising Rates

	1 issue	3 issues	6 issues	11 issues
Full pg.	\$403	\$1135	\$1805	\$2486
1/2 pg.	\$207	584	937	1386
1/4 pg.	\$115	327	517	772
1/8 pg.	\$86	244	385	582

- Call Jo Lynne at 480/483-9035 for information.
- Classified ad: \$52 per issue for one-column inch, quoted per issue.
- Camera-ready artwork to be provided by 10th of the month prior to publication.

FPA RESOURCES :

National FPA Web site: www.fpanet.org
Phone: 1-800-322-4237
Fax:- 1-888-423-7329
FPA of Greater Phoenix Web site:
www.fpaofphoenix.org
Phone: 480/483-9035
Email: info@fpaofphoenix.org

FPA of Greater Phoenix

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

Vision: 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.

OTHER ORGANIZATIONS

Society of Financial Service Professionals, Greater Phoenix Chapter

Sections meeting Tuesday 12/9 at John Driscoll & Co., 5050 N. 40th St., Phoenix. Don Poppe, CLU is talking about IRAs.

Contact Karen Hanson for information, 480-991-5151 or phoenixsfsp@sfsp.net