

2
MEMBER UPDATE

3
CHAIR'S MESSAGE
CAP 2017
SPONSORS

4
NEXGEN
WELCOME NEW BOARD MEMBERS

5
CALENDAR OF EVENTS
MEMBERSHIP

6-7
COUNCIL NEWS
NEW MEMBERS
MEMBER ANNIVERSARIES

8
PRO BONO OPPORTUNITIES
Do One Thing

PRESIDENT'S MESSAGE

VALERIE JANKE, CFP[®]
President



I'd like to thank our members for allowing me the honor and privilege to serve as your President for 2017!

I have some big shoes to fill! I'd like to thank Jorie, Linda, Craig and Sharon for all the support and advice they have given me in the past, and will probably continue to give me this year. The board is already continuing work on ongoing initiatives as well as beginning some new ones, all of which have YOU, our members, at the center.

We have added a new board position, that of NexGen Director. We are excited to encourage inclusion of our younger professionals and are thrilled to have their enthusiasm and energy! As a board we are looking forward to their input and to being able to share experiences and opportunities with them. We also renamed a board position. We no longer have a program director. As an initiative from last year, we asked our members how they preferred to receive their educational programming. You told us that you'd prefer local meetings at your councils and that the chapter work on providing high quality conferences. You spoke and we listened. We are excited to continue to provide great conferences at the chapter level while providing support to your councils for their educational and social programming needs. Look for upcoming communications on the really cool things that are being done both at the chapter and council level. And, also, please be aware, as an FPA of Illinois member, you can attend any event in Illinois at the member price.

We are also excited to expand our advocacy and pro-bono efforts. I will be attending the Advocacy Day in Springfield in March and would encourage other members to participate. Advocacy Day is important on many levels. It gives our state legislators exposure to FPA, to financial planning and to the issues that are relevant not just to us, but also to our clients. I encourage you to reach out if you are interested in participating.

And, finally, the board is working to reevaluate our sponsorship efforts. We believe that relevant sponsors help both our members and partners develop better relationships. Please review the message sent earlier this year as we search for strong partners to benefit our members. We are asking YOU to put us in touch with sponsors whose products or services you use. If an introduction from a member results in a partnership agreement, we will discount your registration fee for The Conference for Advanced Planning for 2017.

Again, thank you for the opportunity to serve you as President this year. I wish all of you a happy and successful 2017 and look forward to seeing you at a conference or council meeting!

2017 BOARD OF DIRECTORS

CHAIR – 2017

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COUNCIL EXECUTIVE – NORTH SHORE AND WEST SUBURBAN

Kelly Zupan
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FPA OF ILLINOIS MISSION STATEMENT

Mission Statement

Inclusion: We will serve a broad, diverse membership

Member Development: Enhance the professional Development of our members through networking, education, and service opportunities

Vision Statement

To be the community that fosters the value of financial planning services.

To be the primary resource of support and information for our members, the public and the media.

Values

We demonstrate leadership by:

- Listening to each other and being fair and impartial;
- Involving communities and respecting their input and opinions;
- Treating each other with dignity and respect;
- Broadening our cultural and social horizons beyond our usual experiences;
- Treating others with compassion and responsibility;
- Fostering teamwork within and outside the Association;
- Taking responsibility and accountability for our actions;
- Producing timely and reliable data and information;
- Encouraging innovation and recognizing contributions;
- Creating a work environment that encourages input and feedback;
- Embracing the idea of continual learning and training.

MEMBER UPDATE

BONUS: GROW THE COMMUNITY. GROW THE PROFESSION. GROW FPA.

FPA members know the value of belonging to their professional association—now help us spread the word! Refer a colleague through FPA's Member-Get-A-Member Program and partner with us on growing the FPA community. Growing the FPA community has its rewards and it's easy! The more you refer, the more you can save! Refer a colleague today. (<https://membership.onefpa.org/member-get-a-member>)

LET FPA HELP YOU ADDRESS YOUR CYBERSECURITY CONCERNS IN 2017!

Are you aware of the types of cyber threats that can compromise business and client data? What steps have you taken to outline processes and policies to mitigate the risk? Cybersecurity: Current Threats and Risk Management is the final of three action-oriented whitepapers that is now available based on the latest cybersecurity research by FPA and TD Ameritrade Institutional. Get the research and full series of whitepapers today! https://www.onefpa.org/business-success/ResearchandPractiseInstitute/Pages/2016_Cybersecurity.aspx

CHAIR'S MESSAGE

JORIE PITT, CFP®
CHAIR



I was recently contacted by the Occupational Information Network (O*NET®) to request help from our membership to gather information about the occupation of Personal Financial Advisors. The information that is collected is used to serve employers, human resource professionals, job counselors, and labor market analysts across the country who depend on occupational information to perform their daily work. I did my due diligence prior to my scheduled phone call with the O*Net® employee and was pleased to see that the career of Personal Financial Advisors had been tagged with a 'Bright Outlook' icon.

The bright outlook icon indicates that the occupation is expected to grow rapidly in the next several years and have a large number of job openings. It can also be used to indicate that it is a new and emerging occupation. Now, I don't think anyone can argue that financial advisory is a new occupation. However, I do think we can argue that there have been major shifts in the way advice is delivered and that the shift is still in motion. It truly is an exciting time to be a personal financial advisor and (if I do say so myself) it makes for a very rewarding career!

As an organization dedicated to the financial planning profession, I feel that we have an obligation to make sure that we are working hard to attract and retain talent to our industry. We need to do this for career changers as well as for recent graduates! I want to make you aware of some of the things that the FPA of Illinois is doing to help promote the financial planning profession to new and prospective colleagues.

The Financial Planning Association of Illinois has a vibrant NexGen Community that has become very active over the past 5 years. The NexGen group is open to planners all the way up to age 36. Their mission is to support, advise and encourage each other in professional advancement. This group hosts periodic meetings where they invite an educational speaker or engage in round table discussions. They also host happy hour social gatherings to have fun and build lasting relationships. If you are a planner under 36, I highly encourage you to check out the group!

While NexGen is great for younger planners, we also want to make sure to help encourage the growth of career changers. This is where our mentoring program comes into play! Our mentor program is designed to bring together established planners and new planners (including career-changers) for the opportunity to learn and grow; to bridge the gap between those with little (or no) financial planning business experience; and to provide a solid method and opportunity for the transfer of knowledge from one generation to the next in order to ensure the continued growth and future success of the financial planning profession in Illinois. If you are interested in becoming a mentor or a mentee please reach out to our Director of Membership, Jen Gould, CFP® (jenqgouldfpa@outlook.com)

Finally, our National FPA organization (OneFPA) maintains a job board to help match up employers in need of talent with those in our industry who are new or in transition. You can find the job board at careers.onefpa.org. Make sure to take advantage of this excellent resource if you are an employer looking to hire an intern or full time employee.

I encourage you to do all you can to help promote and retain talent in your own firm and within our organization. As always, make sure to reach out to any board member if you have ideas that you think the Financial Planning Association of Illinois should consider implementing.



CONFERENCE FOR ADVANCED PLANNING

CARL HIBBEN, CFP®
DIRECTOR OF CONFERENCES

I want to thank everyone who attended the 2016 Conference for Advanced Planning (CAP). We had some of the sharpest minds in the industry sharing their expertise with us for two days.

Planning for the 2017 Conference is well under way. I'm pleased to announce this year's conference will be held November 1 and 2 at the Northbrook Hilton with pre-conference ethics on October 31.

We have started to put together another great lineup of speakers. If there is a speaker you would like to hear this year, please email me at carl.hibben@bmo.com. If you are looking for a robust advanced learning experience with great speakers you should attend this year's conference. Sign up by September 15 and the cost is only \$595 for members.



FPA OF ILLINOIS 2017 SPONSORS

PLATINUM SPONSORS

Charles Schwab Advisor Services

Linda Struck
Linda.Struck@schwab.com
(312) 517-4019

GOLD SPONSORS

Osterweis Capital Management

Dan Shore
Dan.shore@osterweis.com
(800) 700-3316

SEI

Steven Miller
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(610) 676-3884

Vanguard

Shane Jefferson
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NEXGEN

DANA DELANCE DIRECTOR OF NEXGEN

2017 will be a year of transition for the Illinois NexGen community. After many years, Dustin Obhas, is transitioning out of his leadership role and this year we are introducing Marshall Garrett, Colleen Dumke, Jaclyn Garcia and myself as your newest directors.

Dustin has been with FPA NexGen of Illinois since its inception in 2012. Board member the first two years, and then president in 2015 and this year. He feels it is time to pass the torch on to other eager, motivated, intelligent members so that they can take the NexGen group to even higher success. Dustin is extremely proud of what NexGen has become over the past four years, and is excited to have Dana, Marshal and Jaclyn take the reins of the NexGen group.

WHO ARE YOUR NEW DIRECTORS?

Marshall Garrett is hard-working, self-motivated and dedicated to the process of helping people achieve their financial goals. He provides comprehensive financial planning to individuals and families in Chicago. He enjoys film, music and travel.

Jaclyn Garcia has worked directly with financial advisors for 9 years and has been an advisor for over a year. She began working with NexGen to support and encourage other young professionals.

I have been involved in FPA and NexGen since I was a junior at the University of Illinois in 2011. I'm very excited to have this opportunity to serve my peers in the Chicagoland area. This year I am also excited to be joining the FPA of Illinois Board of Directors as well as transitioning onto the National NexGen Leadership Board as Secretary. I look forward to what our new team will come up with for 2017.

In November, we had a great turnout at our end of the year happy hour social at South Branch Tavern in Chicago. In the past few years and even months, there have been huge economic, cultural and social shifts that have changed our view on the world, and as a generation, we have demonstrated a desire to leave the world a better place than it was when we entered. We look forward to incorporating some of these changes with our upcoming events. We hope you can join us for our next event, and many more to come!

WELCOME NEW BOARD MEMBERS

WE'D LIKE TO WELCOME THE FOLLOWING MEMBERS TO OUR STATE BOARD.



Dana DeLance, Director of NexGen

Dana DeLance is a Financial Planning Associate with JMG Financial Group, Ltd. As a Planning Associate, she works with financial advisors to provide wealth management services to corporate executives and high net worth individuals. She has also been involved on the firm's

volunteer committee. Prior to her current position, she served as a paraplanner at a RIA firm in Bethesda, Maryland. Dana received her Bachelor of Science degree in Agricultural Consumer Economics with a concentration in Financial Planning from the University of Illinois-Champaign/Urbana. This program is registered with the CFP Board of Standards which qualifies graduates to sit for the CFP comprehensive exam. DeLance also serves as Secretary for the National NexGen Leadership Board and is on the Chicago FPA NexGen Board.

Email: dana.delance@gmail.com



Carl Hibben, CFP® Director of Conferences

Carl Hibben is a Financial Planner with BMO Private Bank. Carl provides customized financial planning solutions to high net worth individuals and families as part of an overall personal wealth management strategy. He joined the organization in 2010, and has over

13 years of experience in the financial industry.

Carl earned a BS in Financial Planning from Purdue University - West Lafayette, IN. He also earned a Master of Science in Wealth Management with Distinction from DePaul University - Chicago, IL. Carl is a CERTIFIED FINANCIAL PLANNER™ practitioner and a member of the Financial Planning Association.

Carl makes his home in Chicago with his wife, two daughters, and two dogs. In his free time, Carl enjoys running and taking guitar lessons at the Old Town School of Folk Music.

Phone: (312) 461-3756

Email: Carl.Hibben@bmo.com

Siree Sandberg Bakakos President, North Shore Council

Phone: (847) 519-1142

Email: siree@ssbfinancial.com

2017 CALENDAR OF UPCOMING EVENTS

DAY AND TIME	COUNCIL	DESCRIPTION	SPEAKER	LOCATION
MARCH				
W 22 11:30 A.M. - 1:00 P.M.	Chicago Loop	DOL		TBD
APRIL				
W 19 8:00 - 10:30 A.M.	North Shore	The Impact of Fiduciary Rule Legislation on the Financial Planning Business		Highland Park Country Club
W 19 11:30 A.M. - 1:00 P.M.	Chicago Loop	Medicare/LTC		125 S. Wacker, 2nd floor, Chicago
F 21 7:30 - 10:00 A.M.	West Suburban	Divorce Planning/Asset Protection		Naperville Country Club
MAY				
T 9 8:00 A.M. - 5:00 P.M.	Chapter	Spring Forum	Various	Morningstar, 22 W. Washington, Chicago
JUNE				
W 7 5:30 P.M.	West Suburban	Social Event		Naperville Country Club
W 21 11:30 A.M. - 1:00 P.M.	Chicago Loop	Estate Techniques		Morningstar, 22 W. Washington, Chicago
JULY				
W 19 11:30 A.M. - 1:30 P.M.	Chicago Loop	CFP Ethics	Dan Candura	
SEPTEMBER				
W 20 11:30 A.M. - 1:00 P.M.	Chicago Loop	Special Guest - late afternoon		Morningstar, 22 W. Washington, Chicago
F 22 7:30 - 10:00 A.M.	West Suburban	Monetary and Fiscal Policies		Naperville Country Club
W 27 8:00 - 10:30 A.M.	North Shore	Death and Taxes- Improving the Unavoidable		Highland Park Country Club
OCTOBER				
T 31 1:00 - 4:00 P.M.	Chapter	CFP and IL Insurance Ethics		Chicago/Northbrook Hilton, Northbrook, IL
NOVEMBER				
W 1 8:00 A.M. - 5:00 P.M.	Chapter	CAP Day One		Chicago/Northbrook Hilton, Northbrook, IL
TH 2 8:00 A.M. - 5:00 P.M.	Chapter	CAP Day Two		Chicago/Northbrook Hilton, Northbrook, IL
T 28 11:30 A.M. - 1:30 P.M.	Chicago Loop	Economic Update with the Fed	Bill Strauss	Federal Reserve of Chicago

MEMBERSHIP

JENNIFER GOULD, CFP®
DIRECTOR OF MEMBERSHIP

Spring is right around the corner. Well, that's not what the groundhog led us to believe on February 2, but before you know it, we will be rejoicing that the cold of winter has passed and the regeneration of new life has begun. More hope for a great year.

We have been asking all our membership to 'Do 1 Thing' and volunteer your talents and time to help further a cause of FPA of Illinois. We have received many inquiries from you, our membership, about how folks can help and what in particular would be of interest to those asking. Have you reached out? Can you give some time to this organization in any capacity? Anything big or small can help and we have a wide array of activities and initiatives that require help for them to be accomplished.

All of us have incredibly busy work lives, and are always trying to find time to help serve our clients to the best of our ability. Couple that with trying to achieve a great work-life balance, and many of us feel that we are inadequate and have no time. I'm here to tell you that you do! Downtime on the train? A free hour while watching a favorite program or sporting event? Even those instances can allow us to help FPA and further our careers. I love the feeling of accomplishment I receive when I am able to send some emails and help out FPA while still being able to watch a football or hockey game. Satisfying. That being said, we are not asking everyone to multi-task for FPA every day. But even helping for one or two events throughout the year will greatly help us.

So many events are being planned to help us all further our careers and enhance our ability to service our clients. Spring Forum is coming up and is always a great day to reflect on the top happenings in our industry. The Conference for Advanced Planning is well on the way to solidifying a great lineup of speakers and presentations. We in Membership are working on great programs to meet the students of the Certified Financial Planner programs as well as career changes to show the benefits of membership and explain why it is so important for these future planners to get involved in this organization as they get their practice off the ground.

So, you don't want to send some emails during the Blackhawks game? No problem. Perhaps you can mentor one of these young students or career changers? Perhaps you can work with our conference chair to help offer your input on our great conferences? Perhaps you can propose other ways to help FPA of Illinois advocate for the citizens of our state and our profession? All of these things will help. At the very least, just coming to our events, introducing yourself, and taking the time to really express your feelings about the various programs we offer will. Participation is just as valuable as volunteerism.

As the tulips come in and we do some spring cleaning in our homes, let's do the same with our calendars and our thoughts. Let's make some room for some volunteerism and participation. Let's make our professional homes inviting for our clients to be entertained in. Pitchers and catchers have reported. Will you?



REPORT FROM CHICAGO LOOP COUNCIL

LANCE EATON, CFP®
PRESIDENT, CHICAGO LOOP COUNCIL

The 2017 year is off to a start and we have some aggressive planning ahead for the Loop. We had our annual Social Security event on January 18. We are striving to fulfill on the below core initiatives for you this year:

- Lunch Meetings
- \$20 for Members and \$35 for Non-Members
PRICE REDUCTION
- 3rd Wednesday of the month for most events
- CE at all events

February 15	Tax Updates
March 22	DOL Updates
April 19	Medicare/Long-Term Care (2 CE's)
June 21	Estate Techniques – Lindsey Paige Markus, J.D., M.A.
July 19	Ethics (Full CE Requirement) – Dan Candura, CFP®
September 20	Practice/Planning/Business building Special Speakers – followed by networking and drinks (5–7 P.M.)
November 28	Federal Reserve Annual Economic Update Lunch

We will have more details on the speakers as well as venues by the end of the year. Please stay tuned.

We hope this schedule excites you. We welcome any feedback, sponsorship or volunteer support. 2017 is shaping up to be poised for an interesting year with much activity. We strive to stay relevant and topical for you. We look forward to an exciting year together.

REPORT FROM NORTH SHORE COUNCIL

VISHAAL TUMMALA
NORTH SHORE COUNCIL

This year the North Shore Council has an exciting program scheduled. First off, the North Shore Council would like to thank Council Chair Charles Sikorovsky and Director Dustin Obhas for their service to the Council and to FPA of Illinois as they both stepped down from the council board at the end of 2016. Tad Gray has introduced Council President Siree Bakakos to the group and issued an invitation to all to participate in council leadership in 2017.

This year the North Shore Council will hold three events that will allow financial planners and advisors to learn more about the upcoming interest rate environment and important estate planning topics. The programs that we have planned for this year will help advisors assist their clients better by giving them access to featured speakers and pertinent information. These events will also be a great opportunity to meet other financial professionals in the local area. We are looking forward for another year of providing valuable information to all of our members.

REPORT FROM NORTHWEST COUNCIL

TOM HOWARD, CFP®
PRESIDENT, NORTHWEST COUNCIL



As you may remember, we are having four meetings in 2017. They are held at Giovanni's Restaurant in Rockford. Our first meeting on February 9 focused on a participatory discussion of how attendees and their firms are managing cyber-security risks. Best practices and technology ideas were exchanged. The second is a meeting with the Federal Reserve, the third will feature tax planning and the fourth could be exceptionally interesting as we are exploring the possibility of bringing a CAP speaker out for a one day meeting in the Sterling/Rock Falls area. We hope to engage our Mississippi River members in this endeavor.

Another reminder for those who do not live in the suburban area of our Council, if you want meetings or study groups I am here to assist in their arrangement. Unfortunately, I do not have enough time or energy to initiate that, so I need your assistance to facilitate and enable. Enhancing the value of our organization has always been a priority of mine, please join me if you would like more "bang for your buck!"

I hope your new year is off to a great start. I have enjoyed my advisory relationships more in this past year than ever before. I trust your work has been equally satisfying.

REPORT FROM WEST SUBURBAN COUNCIL

LORI J. MILLER, CFP®, MS
PRESIDENT, WEST SUBURBAN COUNCIL

Hi FPA of Illinois members! We are off to a great 2017 with financial markets establishing and exceeding all-time highs, yet plenty of uncertainty remains with the effects of Brexit, the OPEC Deal, and China's currency and debt woes, plus an unexpected President Trump leadership. New Federal appointments could mean a rollback on regulations and taxes, but the DOL Fiduciary implementation still stands firm. So, how do we continue to maintain a viable business and help our clients save, preserve and build wealth to help live better lives? Technology trends also are industry-changing, but remember your value and leverage your membership with FPA! To me, this is Creative Disruption, not Destruction, which will make us all better, but be a voice and get involved for the right solutions, your FPA membership provides the tools.

Our FPA West Suburban Council (formerly known as Oakbrook) has sourced timely and relevant content based on your feedback for our three Friday breakfast continuing educational meetings this year that will help you understand and respond to your clients' needs. Our venue is again at the Naperville Country Club with a delicious hot breakfast at 7:30 am, so make your reservation now to buy our season ticket for \$125 and save \$35 off the package which will also include partner and industry updates and networking with your colleagues! Save the Friday morning dates of February 24, April 21, and September 22, and, of course, the evening of Wednesday June 7 for Town-Hall style networking at our lovely club too. We look forward to seeing you soon, and we wish you and your clients a prosperous and healthy 2017.

REPORT FROM SOUTH SUBURBAN COUNCIL

PAUL LECHNER, CPA
PRESIDENT, SOUTH SUBURBAN COUNCIL

South Suburban Council is conducting a telephone survey of current South Suburban Council membership to uncover membership preferences with regard to event planning. Our first event is expected to be held at Olympia Fields Country Club and is tentatively set for either March 9 or April 7 pending confirmation from TD Ameritrade. Topic? Alternative fee agreements. We'll most likely have a summer social outing in conjunction with the South Chapter of the Illinois CPA Society. Then a final fall session in conjunction with the South Suburban Estate Planning Association. Please contribute your ideas and leadership by calling Paul Lechner at (708) 460-6686 or emailing at paul@lechnerlaw.com

NEW MEMBERS

Welcome to the
15 new members
of FPA of Illinois

December 1, 2016 –
January 31, 2017

CENTRAL ILLINOIS

Central Illinois
K Bridget Schneider, CFP®

CHICAGO LOOP

Samuel Lee
Melissa Mabley Martin
Michael Porrey, CFP®

GREATER OAK BROOK

Jeremy Atkinson, CFP®
David Paul Biasco, III, CFP®
Aaron Feinblatt, CFP®
Michael W. Morris, CFP®
John E. Muldoon, CFP®
Gerald Muldoon, CFP®
Richard Reich, CFP® CHFC, CLU

NORTH SHORE

Brian A. Pugal, CFP® CIMA
David Zirko, CFP®

SOUTH SUBURBAN

Stephen Jordan, CFP®
Bindu Nagarathal

MEMBERS ANNIVERSARIES

Congratulations to
members celebrating
membership anniversaries

December 1, 2016 –
January 31, 2017

35 YEARS

Joseph Lolli
Glenn E. Murphy, CFP®
Barrie J. Robins, CFP®

25 YEARS

Jacqueline J. Goldberg
Mark LaSpisa, CFP®
Charles K. Perkins, CFP®

20 YEARS

Richard G. Barr
Judith J. Crampton, MS, CFP®
Sharon L. Egan, CFP®

15 YEARS

Eric M. Freckman, CFP®
Dowling L. Dowling, CFP®
David H. Holan, CFP®
Kimberly S. Mitchell, CFP®

10 YEARS

Katherine T. Donaldson, CFP®
David M. Ephraim, CFP®
Brandy L. Harrington, CFP®
Scott Kaiser, CFP® AIF®, CRPS®
Emma M. Kalaidjian, CFP®
Keith R. Malooley, CFA, CFP®
James W. McGhee, CFP®
Lori J. Miller, CFP® MS
James R. Pierson, II, CMPS
James R. Seagraves
Christopher M. Tomes, CFP® RICP® APMA®

5 YEARS

George C. Clam, CFP®
Sheila Padden, CPA/PFS, CFP®
Marcus M. Trivedi, CFP®
John A. Eiduk, CPA, CFP®
Valerie Janke, CFP®



Lloyd Levine with Joyce, his wife of 67 years

IN MEMORIAM: LLOYD LEVINE

We are saddened to report that long-time FPA member, Lloyd Levine, has passed away. Lloyd was a founding member of the IAFP Greater O'Hare Chapter where he served on the board for many years. Then, he served

on the IAFP North Shore Chapter board for several decades through its evolution into the FPA of Illinois North Shore Council. He was a vital part of the board of the North Shore Council for many years where he was always eager to share his knowledge and ideas. He was affectionately referred to as the "Godfather" by fellow council members. Lloyd was honored as "A Hero Among Us" at the November 11, 2015 Veterans Day Observation in Highland Park.



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Do 1 Thing.

One Thing Leads to Another.

PRO BONO OPPORTUNITIES

TAMMY WENER, CFP®
DIRECTOR OF PUBLIC AWARENESS

Up at 5:00 am, to the gym by 5:25, home at 6:45, make breakfast and lunches and maybe start dinner, get kids off to school, get ready for work, and hop in the car by 8:07. Arrive in the parking lot by 8:20, read WSJ headlines while walking into the building (try not to trip), in my office by 8:30. Leave the office between 5:00 – 6:00 pm on a good day, pick up kids as needed on way home, make dinner, help with homework, possibly drive another carpool or two, get kids in bed, and sit down by 9:30 to respond to the last of the day's work e-mails and deal with the mound of paperwork on my desk.

I imagine this schedule sounds pretty familiar to many FPA members and the thought of adding volunteer work, especially volunteer work that is somewhat related to your day job, seems unfathomable. At the same time, we know, and the research validates, that volunteering is good for both those we help and ourselves. And, while volunteering at an FPA pro bono community event may not seem as worthwhile as serving at a food kitchen or organizing a group outing for families with children with special needs, you may find yourself surprised. As financial professionals, we have knowledge and expertise that is not only valuable to our paying clients, but also to the community at large and we can make a difference in the lives of others!

The 15 – 20 minutes you spend with a low income family at a Money Smart Week event might be more impactful than you think, and we certainly receive great feedback every year from the attendees. The Money Smart Week event at the Harold Washington Library is scheduled for Monday, April 24.

“Do 1 Thing” this year and consider volunteering at the event. Information and the event schedule to follow in the coming weeks. Contact me at twener@rwfinancialplanning.com if you would like to know more.