

The primary aim of the Financial Planning Association is to be the community that fosters the value of financial planning and advances the financial planning profession.

To our fellow FPA Philadelphia members:

As of the writing of this newsletter, our chapter has 940 members making it one of the country's largest chapters! Our membership continues to grow at a steady pace because our existing members spread the word about our tremendous resources, programs and networking opportunities. Keep up the good work!

We have so much to offer everyone from the student to the startup business to the seasoned professional. If you know a student or a professional that is new to the industry, encourage them to join. We have so many wonderful members that are more than willing to share ideas and assistance. One of the best ways to get to know people is to volunteer on a committee. How? Go to www.fpaphilly.org, find the list of directors, and contact the director responsible for your area of interest.

With so many member benefits, it is often difficult to keep up or even find the benefits. As I mentioned in a prior newsletter, I will periodically

report on the many benefits in this column. If you use a benefit that you think others would find valuable, contact me and I'll write about it.

Did you know that as a Financial Planning Association member, you are entitled to a special discount program with UPS that will save you time and money on UPS Domestic and International express services? You will receive member discounts on Next Day Air, Second Day AM Air and on World Wide Express Letters and Packages. There are no enrollment fees or contracts. Just call 1-800-325-7000 and identify yourself, as a member of the Financial Planning Association and you will receive a free Air Starter Kit. It's a great deal!

Since we are all heading into tax time, I want to make you aware of a great cheat sheet for tax information and retirement and estate planning key numbers. It's a great resource and I keep it with me in client meetings. The 2007 Tax Update is available to members as a PDF download at http://www.fpanet.org/member/go/vt_relation/state/compliance/index.cfm. If you have difficulty with the

link, click on Government Relations from the menu bar under the logo and choose compliance from the drop down. It will be the first entry in the list. Enjoy.

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Mark Your Calendars

March 20, 2007 Quarterly Meeting 4:00 - 7:00 PM Phila. Marriott West Hotel Conshohocken, PA	May 22, 2007 20th Annual Spring Symposium 7:30am - 5:00pm Villanova University Villanova, PA	July 19, 2007 Quarterly Meeting 4:00pm - 7:00pm Location TBA	September 18, 2007 Fall Retreat/Ethics/ Golf Outing Pine Crest Country Club Lansdale, PA	November 13, 2007 Quarterly Meeting 4:00pm - 7:00pm Location TBA
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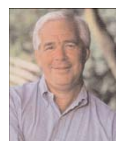
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President's Message

Introducing Steve Wetzel



Well, Hello!

I am very glad and humbled to be the incoming President of the FPA Philadelphia Tri-State

Chapter. I want to thank our Past President and current Chairman-John O'Brien as well as last year's Board of Directors and Vice Presidents for an awesome 2006 packed full of education, career development opportunities, and fun. I welcome our returning Directors, Vice Presidents that I have served on the Philadelphia Tri-State Board with for many years and welcome our new board members, Christopher Coyne, David Emery, David Hoyer, Paula Nangle, Catherine Seeber and William Suplee.

I would like to first welcome all our new and returning members. Please feel free to contact me at: 215-321-9312 if you have any questions or concerns about the FPA Philadelphia Tri-state and I will hopefully answer your question or refer you to someone who could answer the question better than I could. The list of our Officers and contacts is listed on page 2 in this newsletter.

What do we have in store for this year? Well, another education and fun filled year with quarterly meetings, top name speakers at our May 22nd Spring Symposium, September 18th Fall Retreat and other events. We plan to enhance our outreach to CFP® educational programs, new financial planners, and CFP® candidates. Scholarships, tuition and test rebates, Career days, Resume and interview

days, shadow a planner days, and How to pass the CFP® exam days are in the works. If you have any interest in working on some of these items please contact me. We also want to help our more established members who want to go back and earn a CFP® in an abbreviated time frame. While these are some of our initiatives for the year, we also want to continue to enhance the experience of all our members (Non-CFP® and CFP® both), in such areas of technology, affiliate savings programs, practice management, and overall financial planning, investment advisements, and wealth and life planning through our programs, meetings, and study groups.

That's what we want to do for you, but I would also like to give you a challenge. What can you do for others? My challenge to you is: Can you help one person pro-bono (for free) with their financial planning and help one student or new planner on their journey into our profession this year? With almost 1,000 members, we can have an enor-

mous impact on those less fortunate than us and those people trying so hard to get into our profession (you might end up with an employee or purchaser of your business for your good deed... but I digress).

Will you take my challenge? If so, you can: (1) Just quietly do it without telling anyone,

(2) Fill out and fax, mail, email back the form I will send out asking you to accept my challenge. If you want to add details of whom and how you helped, I will try to feature it in our newsletter and on our website (if you want to that is). Send the form back to Chris Stewart or myself. If you need help helping, call us; we have many programs and people willing to help you (you can get CFP® experience doing so.

(3) Get involved in our Pro-Bono committee, our CFP® program and student outreach program, Bridge the Gap, Telephone and shadow day programs. I am looking forward to a great year and I hope you are too.

Steve Wetzel



Bring your sandals and your ideas at the 2007 FPA retreat in Galveston Island, Texas. Early-bird registration deadline: March 23rd. For more information, visit www.FPAretreat.org



DID YOU KNOW???

Less than 1% of the 175,000 mortgage lenders and brokers in the United States are Certified Mortgage Planning Specialists? Do not miss this opportunity to work with the “best of the best” among all the mortgage professionals in the country!

The CMPS Institute was formed as a joint effort by leaders in the mortgage and financial planning industries to raise professional standards among mortgage professionals. CMPS professionals DO NOT offer financial advice or recommend ANY investment strategies to clients. Rather, we partner with forward thinking financial planners to integrate their sound financial planning advice into the mortgage planning process. In Addition, CMPS professionals have pledged to follow a strict Code of Ethics & Professional Responsibility

CMPS professionals can help you add value to your own client database while building new relationships with prospective clients.

Michael L. Kushner, CMPS
Certified Mortgage Planning Specialist
(877) 936-2677, x5207 Direct
(856) 332-6907 Cell
(866) 781-0512 Fax
kushner@windsorfinancial.com
www.michaelkushneronline.com

<http://www.cmpsinstitute.org/public/menu>

Date: Tuesday, March 20, 2007
Time: 4:00PM to 7:00PM
**Location: Philadelphia Marriott West Hotel, 111 Crawford Avenue,
 West Conshohocken, PA 19428 – 610-941-5600**

4:00 PM- Registration, Networking, Cash Bar & Heavy Hors d'oeuvres
 5:00 PM- **“Demystifying the Newest Equity Long-Short Strategies: Making
 6:00 PM the Unconventional Conventional”**
Speaker: Andrew Alford, PhD, Managing Director, Senior Portfolio
 Manager and Senior Researcher, Goldman Sachs
 (One CFP®, CPE CE Credit approved; One PA Insurance CE approved)
 6:00 PM- **“Beneficiary Designations in Retirement Plans”**
 7:00 PM **Speaker:** Barry C. Picker, CPA/PFS, CFP®,
 Picker, Weinberg & Auerbach, CPAs, P.C.
 (One CFP®, CPE CE Credit approved; One PA Insurance CE approved)

Advance Registration

Name: _____ Guest Name: _____
 Company: _____
 Address: _____
 City, State, Zip: _____
 Phone: _____ E-Mail: _____
 FPA Member @ \$50 _____ **I am a New Member** _____
 Student @ \$20 _____
 Non-Member..... @ \$80 _____
 TOTAL \$ _____
 Visa _____ Discover _____ MasterCard _____ AMEX _____
 Credit Card # _____ Exp. ____/____
 Signature: _____

Make Checks Payable to: **FPA Phila. Tri-State**
Mail To: FPA Philadelphia Tri-State, Attn: Chris Stewart, P.O. Box 38, Fairless Hills,
 PA 19030 or **fax to** our secure fax line at 215-295-3652. **Call** 215-295-0729 with any
 questions. Cancellation Policy: 48 hours for refund. No-Shows will be billed.

Financial Planning Association Philadelphia Tri-State Area is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Ave. North, Suite 700, Nashville, TN 37219-2417. Web site: www.nasba.org

Method of presentation: Group Live (Lecture and open discussion). Level of Learning: Overview, Advance Preparation: None. Prerequisite Knowledge and Experience: None. For presentation learning objectives and outlines, go to <http://www.fpaphilly.org> under Presentation Handouts in the Members Section. For additional information on administrative policies such as complaint and refund, contact Chris Stewart at 215-295-0729.

Prepare to join the growing financial services field as a financial planner

CERTIFICATE IN FINANCIAL PLANNING

- Grow in your current position or plan for a career change
- Gain satisfaction from assisting individuals in meeting life goals
- Complete this program in 12 months

The program is registered by CFP® Board and fulfills the education requirement for certification as a CERTIFIED FINANCIAL PLANNER, the most recognized designation for financial planners.

The University of Delaware does not certify individuals to use the CFP® and CERTIFIED FINANCIAL PLANNER™ marks. CFP certification is granted solely by Certified Financial Planner Board of Standards Inc. to individuals who, in addition to completing an educational requirement such as this CFP Board-Registered Program, have met ethics, experience and examination requirements.



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New Program!



The next big trend for high-net-worth investors:

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That's where we can help you help them. By providing access to solutions like the *Fidelity*® Charitable Gift FundSM Charitable Investment Advisor Program, your clients can now receive the same trusted advice for the assets they've contributed to charity as they've come to rely on for their investments. Yours.

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The *Fidelity*® Charitable Gift Fund ("Gift Fund") is an independent public charity with a donor-advised fund program. Various Fidelity companies provide nondiscretionary investment management and administrative services to the Gift Fund. Charitable Gift Fund is a service mark of the Trustees of the Fidelity Investments® Charitable Gift Fund. Fidelity is a registered service mark of FMR Corp., used by the Gift Fund under license. Fidelity Investments, the Pyramid logo, Fidelity Charitable Services and Fidelity Private Foundation Services are registered service marks of FMR Corp. 455783

IMPORTANT CE CREDIT INFO!



Since January, 2005, we are required to report all CE credits electronically to the CFP Board of Standards. We are having difficulty with this process because **members are not providing the necessary information.**

For CFP CE Credits. We must have the last four digits of your Social Security Number.

There has also been a change in the reporting process of CE credits for the PA Department of Insurance. Social Security Numbers are no longer accepted for reporting. Please provide your **PA Insurance License Number** when applying for credit.

It is quite time-consuming for our administrator to follow-up with attendees to obtain the correct information. Help us help you by being prepared and having this information when you are applying for CE credits.

Why are RIAs using Morningstar® Managed PortfoliosSM?

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- ▶ Access to a full universe of mutual funds
- ▶ Diversified array of solid investment products
- ▶ Consistent investment process
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- ▶ Streamlined operations
- ▶ Responsive service team

For more information, contact Peter Dugery at 877-626-3224 ext 3 or send an email to mp@morningstar.com.

Be sure to register for our breakfast meeting at the Philadelphia Country Club in Gladwyne on March 20 where you'll learn all about our program, including our new line of stock portfolios. Space is limited so contact us today.



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VOLUNTEERS WANTED FOR FPA-PTSA PUBLIC AWARENESS COMMITTEE

***NO ONE CAN TELL OUR STORY BETTER THAN WE CAN.
IF WE DON'T - WHO WILL?***

- ◆ Promote and publicize the FPA-PTSA as the premier financial planning professional organization.
- ◆ Give workshops and seminars to inform the public about the importance of financial planning.
- ◆ Present story pitches for local and national print media.
- ◆ Represent the FPA-PSTA on local and national TV.
- ◆ Work with the Pro Bono Committee to publicize the outreach program.
- ◆ Opportunity to brand yourself as an expert in financial planning.

MUST BE CFP® CREDENTIALLED AND SUBMIT A MEDIA AGREEMENT.

_____ Yes, I am interested in joining the PR Committee

Name: _____ Phone: _____

Fax: _____

**To obtain the agreement please fax this form to 215-295-3652
or e-mail to ccstewart@comcast.net**

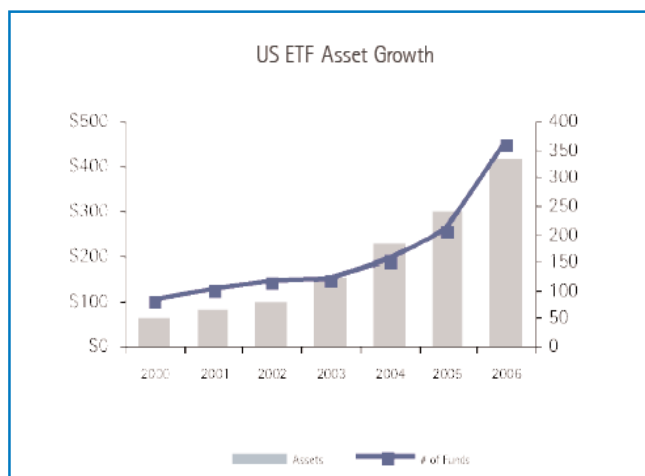
Thank you for your interest.

**Joe Halpin, CFP®
Vice President - Public Awareness
Telephone: 610-431-1036
Email: jphalpin@msn.com**

2006 ETF Industry Expansion

US Listed ETF Industry Review and Outlook

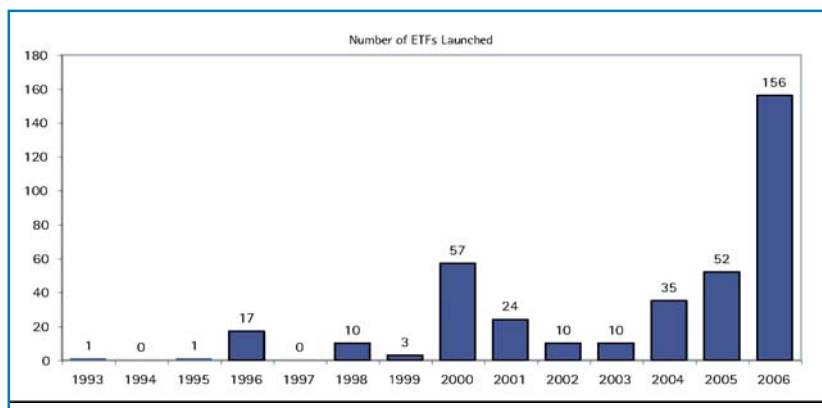
The past year was an exceptional year for the Exchange Traded Fund (ETF) Industry in terms of asset growth, new issuance and strong liquidity. Assets grew by approximately 38% in 2006 to an impressive \$417 BN. ETFs based upon international indexes were far and away the largest driver of asset growth for the year-accounting for \$41 BN of the \$115 BN that the industry as a whole experienced. Strong asset growth also occurred among ETFs based upon market cap, style, and sector indexes, respectively adding over \$17 BN, \$15 BN and \$14 BN*. Although some of this growth was certainly due to market appreciation, much was due to flows from investors.



*Source: State Street, Bloomberg

Choices increase dramatically

The pace of new ETF issuance in 2006 has eclipsed such activity in prior years, and there are now 359 ETFs in the US. Overall, 156 new ETFs were brought to market, which currently represent over \$12 BN in assets. This growth in the number of funds is far and away the largest since industry inception.



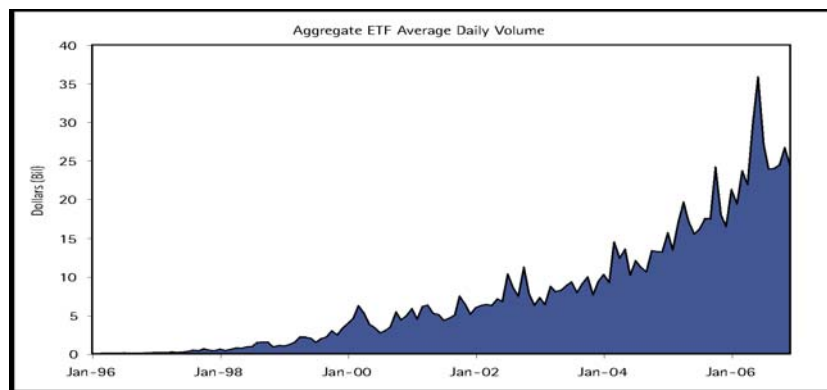
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US Listed ETF Industry Review and Outlook

CONTINUED FROM PAGE 8

ETF trading activity grows significantly

The average daily volume in 2006 for all US-listed ETFs averaged over \$25 BN, which represents roughly 5.8% of the total value of the US ETF market. This also represents a meaningful 47% increase from 2005, when the average daily dollar volume was \$17 BN. This high level of daily turnover demonstrates the liquidity of ETFs and the widespread use of these products. The top three US ETFs in terms of dollar volume were the SPDR® S&P® 500 (the most liquid stock in the world), NASDAQ-100 Index Tracking Stock, and the iShares Russell 2000 Index Fund.



Source: State Street, Bloomberg

2007: The Trend Continues

In 2007, we expect a probable continuation of ETF asset growth, likely in the 35% to 40% range, accompanied by an increase in absolute number of funds—perhaps double the number of ETFs launched in 2006. We expect this growth to be partially driven by increased efficiencies related to the SEC approval process, continued strong equity markets both domestically and abroad, and an increased acceptance by institutional and retail investors of ETFs as viable and efficient tools. We also expect to see the continued (albeit at a diminished pace) entrance of additional providers to the market, continued growth of product line, and accelerated asset growth.

Product Expansion

We believe overall ETF issuance will continue "in spite of" trend in the year going forward. That is, new providers will bring niche products (e.g., health sub-sector ETFs and those based on fundamental factors) to market despite the relatively light interest shown by investors thus far. On another front, many of the more established ETF providers will be looking to round out their product lines with absent asset classes such as fixed income.

ETF Providers

Throughout 2006, six new ETF providers have emerged, bringing the industry total to 14. Two themes emerged over the course of the year: consolidation at the top among existing leading managers, and unique areas of concentration among the new providers. Going forward in 2007, provider expansion will likely continue along these same lines. That is, we expect growth in the absolute number of providers to continue—although possibly at a slowed pace as the industry matures—with providers focusing either on niche or even single areas of investment, as well as more established players in the industry will seeking to round out offerings to include a broader array of asset classes.

Catalysts for Continued Growth First Quarter 2007

Critical mass, tipping point, whatever the preferred terminology—ETFs are on the verge of transcending their current marketplace status. Clearly, one of the most important determinants of such a shift is the increased acceptance of ETFs by investors; acceptance that will likely be driven by dramatic increases in focus on marketing by ETF managers. Another such factor in ETF

US Listed ETF Industry Review and Outlook

CONTINUED FROM PAGE 9

growth is transactional evolution—both in terms of primary market efficiency (enhanced trading systems such as the Amex's Auction and Electronic Market Integration), and the traffic pattern of investment flow (assimilation of ETFs into retail platforms and 401k programs). A third element of growth is likely to be institutional acceptance and use of ETFs as tools in portfolio management rather than strictly traditional investment vehicles (i.e., short positions in 130/30 strategies, hedges for long stock positions, or for parking cash during transitions between managers). The overarching connection between each of these growth drivers is that success in any one could likely fuel success in the others, and by default, the industry as a whole.

ETFs trade like stocks, are subject to investment risk and will fluctuate in market value.

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We encourage you to consult your tax or financial advisor. All material has been obtained from sources believed to be reliable, but its accuracy is not guaranteed. There is no representation, nor warranty as to the current accuracy of, nor liability for, decisions based on such information. Past performance is no guarantee of future results.

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Precise in a world that isn't.



FPA National Insurance Benefit Program

Nothing can replace the loss of a loved one. However, carefully chosen life insurance coverage can ease the financial stress that death brings to a family. By planning ahead, you can ensure that your beneficiaries will have the money necessary to maintain their standard of living.

Financial Planning Association's Group Term Life can be an affordable way to fulfill life insurance needs that last until age 70. For members under age 60, the premiums increase in five year increments (i.e. age 50, 55, 60, etc).

Please log onto our website to download our five-year group term brochure to review the details. Our simplified issue policy may be the best solution if you have health concerns. Other material and applications can be found on the FPA Insurance Benefit Web site: www.assn-insurance.com/fpa.

For more extensive insurance needs, we offer traditional non-discounted level term, whole life, and universal life insurance. The FPA Insurance Benefit Program offers specially priced long-term care, disability, group term life, errors and omissions, and other liability products.

Coming soon to the FPA Benefit Program: Medicare-related products.

For additional information, please e-mail us or visit our Web site.

Sincerely,

Michael L. Crifasi, CFP®
Program Manager



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PLEASE CHECK BY LOGGING ONTO OUR WEBSITE AT:
WWW.FPAPHILLY.ORG**

OR

**EMAIL: ANNA.GENGLER@FPANET.ORG
WITH YOUR CURRENT EMAIL ADDRESS.**

WE DON'T WANT YOU TO MISS ANY IMPORTANT ANNOUNCEMENTS!



Special Interest

How to Ask for a Raise—and Get It!

When was the last time you asked for a raise? If you are like most people, you waited until you were frustrated, angry, and resentful. Not the best frame of mind for trying to make a positive change. You probably made some critical mistakes. You may have:

- Made your appeal based on emotion
- Given your boss an ultimatum
- Failed to plan ahead what to say figuring you could just “wing it”

And how did that strategy work for you? Did you get everything you hoped for? Probably not.

There is a better way to ask for a raise that doesn't involve emotions, ultimatums, or even slamming doors. The answer is planning. Be prepared with objective documentation that proves beyond doubt that you deserve a raise, and have a strategy that puts that information forward in the best possible light.

1. Research salary surveys.

If you suspect your current earnings are below average for your industry in your state, verify your suspicion by checking out salary surveys. Your state employment service agencies probably provide a salary survey for your industry. Average earnings can vary greatly from state to state, so be sure to get information that is appropriate for your area or region. Make copies of any salary surveys you find.

Additionally, if you suspect your earnings are low within your own company, ask your human resources representative if he/she can provide the normal salary scale for your position. Ask for a copy if possible.

These two documented sources will help support the fairness of your request for a raise. By providing a rational argument and proof of competitive salary in your request for a

raise, you'll increase the likelihood that your boss will say yes.

2. Prove your worth.

Fairness alone won't convince your boss you deserve a raise. You'll need documented proof that illustrates your contributions to your organization. If you are waiting for your boss or supervisor to notice what a great job you are doing, forget it. No one is paying that much attention to you. It's up to you to prove how much you are worth—literally.

The best time to begin documenting your accomplishments is in your first week of employment. Keep a weekly journal of what you've done that proves such things as:

- Creating revenue opportunities
- Discovering costs savings
- Helping a coworker meet or beat a deadline
- Developing a better process
- Completing tasks ahead of time
- Generating good will with clients or customers

Use your list of accomplishments to update your resume, featuring a “Highlight of Accomplishments” section that illustrates the positive impact you've had on your company. An updated resume is your most convincing evidence that you deserve a raise. It will also put your boss on the alert that you are ready with an updated resume when a recruiter calls or when the right career opportunity presents itself.

If you don't have a record of your accomplishments and contributions, you are not ready to ask for a raise. A **career coach** can be a valuable asset in helping you compile your list of accomplishments. Trained in the art of asking the right questions, a **career coach** can help you quickly identify the contributions you've made to the company. This will build not only your case for a raise, but your confidence as well.

3. Plan your strategy.

Too often, people don't think about what they're going to say until they're actually in their boss' office. That's too late. You have to plan your strategy in advance, just as you would plan any business project. It's the only way to succeed.

With copies of salary surveys and salary scales, you'll have quantifiable evidence that your request for a raise is a reasonable one. And you'll be able to back that up with a strong list of accomplishments that demonstrates how valuable you are to the company. Practicing how you want to present your case can be the final key to success in getting the raise you want and deserve.

Choose a friend who has been in the position of hiring others, and ask them to let you practice your request for a raise. If you're not comfortable with that, or if you don't know someone who is a hiring manager, a **career coach** can help you craft your presentation.

A **career coach** has real-world experience in hiring and decision-making, so they've been in your boss' shoes. They can provide you with strategic tips that will help you win over your boss—or provide you with a way to keep the negotiations open even if your initial request is denied. Creating a strategy with a career coach will give you guidance on how to ask for the raise, how to present yourself, and how to close the deal. Once you have your documentation, your accomplishments, and your strategy in hand, you'll be ready to approach your boss with confidence. And you'll be well on your way to getting the raise you have truly earned.

Deborah Walker, CCMCCareer Coach ~ Resume Writer
Find more job-search tips and resume samples at: www.AlphaAdvantage.com
Email: Deb@AlphaAdvantage.com

The Benefits of FPA-PTSA Membership Just Got Even Better!

The Board implemented a new rate schedule for advertising in the Quarterly Newsletter. All members receive a **50% discount** from the regular advertising rates!

Members may also place classified ads in the Newsletter **&** on the FPA-PTSA website **FREE!**

FPA-PTSA 2007 Regular Advertising Rates

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The FPA Study Groups offer all members an opportunity to meet and interact with other members as well as to obtain Continuing Education credits.

To continue to improve the content of our meetings, please contact the Study Group Leader in your geographical area about financial topics that interest you. Also, please provide the names of people that would like to make an educational presentation to our Study Groups.

Joseph P. Halpin, CFP®
Chairman, Study Groups
J.P.Halpin & Co., LLC
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FPA-FTSA STUDY GROUPS

Main Line Group

Joseph P. Halpin, CFP®
610-431-1036
jphalpin@msn.com
Schedule: 1st Wed. of Feb., April, Oct.,
Nov. & Dec. (8:00 AM - 9:15 AM)
Location: Plano/Hartford
1500 Liberty Ridge Drive
Wayne (Chesterbrook) PA. 19087

Center City, Philadelphia Area Group

Amira Adams or Richard J. Busillo, CFP®
RTD Financial Advisors
215-557-3800
30 South 17th Street, Phila., Pa. 191033
amira@rtdfinancial.com
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South Jersey Group

Robert Hammond, CFP®
Managing Principal
Lincoln Financial
1800 Chapel Ave. West
Suite 200
Cherry Hill, NJ 08002
856-488-2860
rmhammond@inc.com

Delaware/West Chester Group

Robert S. Pennartz, CFP®
302-654-5451
bob@financialhouse.com
Financial House
Centerville, DE 19807
Location :Concord Plaza, Silverside Rd
near Concord Pike, Talleyville, DE
Schedule:Call/email Bob

Jersey Shore Group

Larry R. Schneider, JD, CFP®
609-653-0052
Larry.R.Schneider@exp.com
American Express Financial Advisors
2000 Shore Road, Suite 201
Linwood, N.J. 08221
Schedule: 3rd Thursday of each quarter
(4:30 PM - 6:30 PM)
Location: call/email Larry

Education Report



Mike Paregian and his quarterly meeting committee got the year off to a great start in January. Many attendees reported the speakers, including the gentleman from the IRS, were among the best they had ever heard.

The March 20th meeting will be one you won't want to miss. Our speaker is Barry Picker, CPA/PFS, CFP, one of the nation's leading authorities on distribution planning and author of *Guide to Retirement Distribution Planning*. **Please note the NEW location for the meeting: the Marriott in Conshohocken.**

While you have your calendar out make sure to save all day on May 22 to attend our annual symposium. The symposium sub-committee (Paul LaViola, Russ Weiss, Tom Ingram, Sam Wurtzel and Bill Krempa) has done an outstanding job and assembled a tremendous program. We've got some NEW keynoters with powerful messages. Richard Capalbo from California will share research on highly successful advisors and thoughts about how you can learn from others' success. And in the afternoon, Wharton's own Mark O. Winkelman professor, Tom Donaldson, one of the nation's experts on doing the right thing in business, will share an engaging presentation on straight thinking. Breakout speakers include Herb Daroff, JD, CFP on business succession planning, Gideon Rothschild, JD, CPA, CFP on protection from creditors, and L. Sue Andersen, JD, LLM on issues for aging clients. This will be a day of useful and timely education.

Thanks to all who signed up for the St. Joseph's telephone assignment and shadow day program.

Continued success,

Jeffrey Lauterbach

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Internships



Please let us know if you are in need of an intern, or if you know any interns who would like to work in the financial services industry. FPA-PTSA is pleased to post any notices free of charge. Please email:

ccstewart@comcast.net

Capital Planning Advisory Group is continuing the intern position at our Yardley, PA office. We are looking for an undergraduate student with an interest in financial planning. This part-time, paid position will assist our office while gaining exposure to the financial planning process as well as asset management, customer service, and marketing. Please forward your contact information to mclancy@cpaginc.com

Welcome New Members

Douglas Dimmig, CFP®
Michael Monczewski - East Coast Mortgage and Financial
Nancy Gatschet
Rohi Batra - Mercer Global Advisors
Theodore Kaczynski, Jr. - Pacific Life
Bruce Hydier, CFP®- Kemp & Associates
Jeffrey Hagerty - Jeffrey P. Hagerty
Danielle DelSordo - Wachovia Bank, N.A.
Michael Powers - Linsco/Private Ledger
Gary Siano, CFP®
Amy Massaro - EZ Insurance Solutions
Kathryn McLees - ICON Funds
John Keir - Keir Educational Resources
Timothy Starkey, CFP® - Merrill Lynch
Mitchell Politzer - Ameritas Direct
Kathleen Kavanaugh - PLANCO/The Hartford
Jeffrey Morrison - Kistler Tiffany Cos. LLC
William Reynard, CFP®- Comprehensive Investment Solutions
Timothy O'Leary - Calvert Funds

FPA-PTSA: Members Caught on Camera!

January Quarterly Meeting



Members George Leupold and Jeff Metz



FPA-PTSA Chairman John O'Brien presents Diamond Award to Vice President of Development, Joe Romano for his hard work over the years securing sponsors for the chapter.



Members Matt Read and Steve Smith



Speaker Richard Furlong of the IRS addresses the audience on new tax legislation



Former FPA-PTSA board members Bob Hartfield and Randy Charles with new FPA-PTSA board member Dave Hoyer



Speaker Chris Probyn from SSGA with FPA-PTSA President Steve Wetzel and members Frank Giaccio and Hans Sharma



Mike Kushner and FPA-PTSA President-Elect Scott Michalek

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