

## President's Message

*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.*



This is my first opportunity as your president to discuss our strategic plan for the association.

The plan is our desire and commitment to be the central place for us as a membership to come together for:

- Those who deliver financial planning
- Those who support financial planning
- Those who benefit from financial planning

Our vision is to become the community and organization that actively advances the financial planning profession in the Philadelphia Tri-state area and serves as a model for other chapters.

Our strategic intuitions will focus on several key areas to accomplish our vision:

- understanding our members and needs
- Communicate, communicate, communicate
- Strategic alliances and partnerships
- Training and development
- Recognition by national FPA and other chapters
- Measure the results

For further context of your association commitment, please go to the association website at [www.fpaphilly.org](http://www.fpaphilly.org). To view the chapter's 2005 strategic plan, go to the Chapter's 2005 Strategic Plan, go to the From the President's Desk page in the Members section.

This accomplishment cannot in my opinion be done by any one individual or committee, it has to be a "team" effort. The current board that you have representing you are showing their commitment beyond the call and you should take recognition of that, give them a personal call and tell or ask them what can you do to support them (their contact information is shown in the newsletter). There are two areas that I would present to you as a challenge:

- Bring in new members
- Mentor to others in our association

This camaraderie is needed and should you have other concerns as to what is happening locally or nationally, then I would encourage you to email those thoughts and I will respond.

The final comment I have is "the need of many outweigh the needs of the few." Please give us your support. Thank you.

Prosit

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### SAVE THE DATES!

**March 16, 2005**  
**Quarterly Dinner Meeting**

**May 2, 2005**  
**Spring Symposium**

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# MARK YOUR CALENDAR

## QUARTERLY MEETINGS NOW AT A NEW TIME!

**4:00pm-7:00pm**

**Miss Rush Hour Traffic Both Ways and  
Get Home an Hour Earlier! ☺**

### March 16, 2005

Quarterly Dinner Meeting  
Radnor Hotel

### May 2, 2005

Spring Symposium  
Hilton Hotel, City Line Avenue  
Philadelphia

### May 14-17, 2005

FPA's Retreat 2005  
Westin Innisbrook Golf Retreat  
Tampa, Florida

### July 19, 2005

Quarterly Dinner Meeting  
Hyatt, Penns Landing

### September 20, 2004

Fall Retreat  
PineCrest Country Club  
Lansdale, PA

### November 4-6, 2005

FPA Leadership Conference  
Inverness Hotel & Conference Center  
Englewood, Colorado

### November 17, 2005

Quarterly Dinner Meeting  
Radnor Hotel

# President Elect's Report



This year's FPA Chapter Recognition project gets me thinking: "Why on earth did I join up to serve on the Board?"

Nonetheless, the big suits working

in the Denver home office have a rather detailed method of determining if our chapter is performing at a high level for you.

Our goal this year is to reclaim our chapter's GOLD LEVEL status with the FPA 2005 Chapter Recognition Committee. Last year, we fell short-only reaching Silver Level.

The difference this year will be new members... (Reminder: Will you please help by bringing a free guest to our next meeting on March 16th to the Radnor Hotel?)

If I look at where we came up short last year; it was membership. Today, our chapter has 872 members. Our goal is to break our all-time high of 902.

As you might guess, the FPA Chapter Recognition Program has other criteria we must achieve to be awarded Gold Level in addition to membership.

Below is an illustration of the criteria set forth by the National FPA which we are working on

A detailed account of the FPA 2005 Chapter Recognition Program is at: [http://www.fpanet.org/member/chapters/officers/chapter\\_recognition.cfm](http://www.fpanet.org/member/chapters/officers/chapter_recognition.cfm)

Your Board is working very hard to make your chapter better and to reach Gold Level. The only criterion that I won't yet consider a stone-cold-lock is: Positive Membership Growth for this year.

Won't you help by referring a new member? Take advantage of the "Bring a Free Guest" offer at our next meeting on March 16th at the Radnor Hotel!

Thank you for reading this report. I welcome new ideas and your help, so please contact me: [john@taxlegalfinancial.com](mailto:john@taxlegalfinancial.com) or (610) 251-9393.

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## FPA Chapter Recognition Program Criteria for Gold Level

### Chapter Operations

- ◆ Financial Statements
- ◆ Officer Job Descriptions

### Chapter Leadership

- ◆ Strategic Planning Meeting
- ◆ Leadership Training
- ◆ Committees

### Community Outreach

- ◆ Promoting Financial Planning
- ◆ National Financial Planning Week
- ◆ Pro Bono Committee

### Member Outreach

- ◆ Education Meetings
- ◆ Study Groups
- ◆ Newsletter
- ◆ Website
- ◆ Allied Professional Outreach

### Membership Development

- ◆ *Positive Net Membership Growth*
- ◆ Membership Retention
- ◆ Membership Committee
- ◆ Student Members

# 2004 Treasurer's Report



One of our goals for 2004 was to operate on a balanced budget after running deficits during the prior two years. I'm glad to report that we achieved this goal and actually closed out the year with a small surplus

of approximately \$6,600. Like other years, 2004 was an exciting and challenging time. We continue to use our resources to accomplish our mission of providing our members with high quality educational and networking opportunities as well as educating the public on the benefits of financial planning.

Our gross revenues for 2004, of \$165,400, exceeded our operating expenses of \$158,800. Expenses were reduced by approximately 6.5% and revenues increased by approximately 14% from the prior year. The chapter's primary sources of revenue come from sponsors, membership fees (the National FPA reimburses local chapters a portion of your annual membership fee) and meeting registrations.

We continually explore opportunities to more efficiently use our resources. For example, towards the end of last year we decided to distribute our quarterly newsletter in electronic format. This will reduce our printing and postage expenses by more than \$10,000 per year. These are monies that can now be allocated to other areas such as quarterly dinner meetings, public awareness, our ever expanding web site, etc.

Support from our many sponsors is vital to our chapter's ability to provide excellent educational opportunities for our members. Sponsors are more willing to commit support to an organization that is visible to the public and has an active membership. It is much easier to attract exhibitors to our Spring Symposium if there are 300 attendees than if there are only 150. We have found an excellent location for this year's Symposium (the Hilton Hotel on City Line Avenue) and our Symposium committee is working hard to provide you with a rewarding event. We hope to see you there on May 2, 2005!

The board continues to use all financial resources available to the association in a pru-

dent and fiscally responsible way towards the objectives of our local chapter. I am pleased to report that the chapter continues to possess a healthy balance sheet. Our audit committee and non-board member CPA, review the books periodically. The financial condition of our chapter is good, with financial resources sufficient to carry out the many goals and objectives of the chapter in a way that will help our members succeed in the financial planning profession.

Respectively Submitted,

**Scott Michalek, CFP®**  
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*Oprah Winfrey*



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# January Quarterly Dinner Meeting



**Member, Tom Belisari, CFP®, Board Member, Pamela Holland-Townsend CFP®, and member, Bob Hartfield, CFP®, enjoying the meeting during networking hour.**



**Liz Donaghy, CFP®, and speaker, Paul O'Brien from Morgan Stanley.**



**Don Nicholson, Sr., FPA-PTSA President, with speaker, Grady Cash.**

# January Quarterly Dinner Meeting



**Former board member J. T. Chung, Past President, John Kochenbach, with Jan Gotshall, Bob Hartfield and Bud Gotshall enjoying the networking reception at Jan. 27th Quarterly meeting.**



**Delaware Investments Sponsor, Steve Geiger with Liz Donaghy, CFP®.**

**Date:** Wednesday, March 16, 2005  
**Time:** 4:00PM to 7:00PM  
**Location:** Radnor Hotel, 591 E. Lancaster Avenue,  
 St. David's, PA 19087

4:00PM- Registration, Cash Bar & Heavy Hors d'oeuvres  
 5:00PM- **"Money Psychology for Financial Advisors"**  
 6:00PM Speaker: Ms. **Olivia Mellan**, President, Olivia Mellan & Associates  
 1 CFP® CE Credit, 1 CPE CE Credit, (1 Insurance Credit Pending)  
 6:00PM- **"A Hidden Asset Comes to Life" Senior Life  
 Settlements**  
 7:00PM Speaker: Mr. **Jim Quance**, Managing Partner, The Life Settlement  
 Alliance, Inc.  
 1 CFP® CE Credit, 1 CPE CE Credit, (1 Insurance Credit Pending)

*Advance Registration*

Name: \_\_\_\_\_ Guest Name: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

FPA Member ..... @ \$50 \_\_\_\_\_ **I am a New Member** \_\_\_\_\_

Non-Member..... @ \$80 \_\_\_\_\_

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 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.

FPA Philadelphia Tri-State Area is registered with the NASBA as a sponsor of CPE on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credits. Complaints regarding registered sponsors may be addressed to NASBA, 150 Fourth Ave., North, Nashville, TN 37219-2417. Web site: [www.nasba.org](http://www.nasba.org) Methods of presentation: Lecture and open discussion. Level of Learning: Overview, Advance preparation:None, prerequisite knowledge and experience: None. For additional information on administrative policies such as complaint and refund, please contact Chris Stewart at 215-295-0729.

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# Human Resources



I have accepted the position of Vice-President of Human Resources after a year serving as the Chapter Secretary. I am again looking forward to serving our Chapter in this capacity for the second time.

## 2005 GOALS:

### 1. Grow Membership.

Our goal again this year is 10% growth. Remember, you can help by inviting a prospective member to a meeting or taking advantage of our "Refer A New Member" program where you can earn two \$25 gift certificates good towards Chapter meetings. Only the member and/or the referred new member can use the certificates. Sharing one of your certificates is an excellent way to introduce a new member to our Chapter and the benefits of membership. Our Chapter's program supplements the National FPA's

"Member-Get-a-Member" Program. To get your rewards from the FPA Philadelphia Tri-State Area, send your referral by name to our administrator Chris Mucci Stewart who will verify the new member and send you a thank you letter with the two \$25 certificates. She can be reached at: [ccstewart@comcast.net](mailto:ccstewart@comcast.net).

### 2. Expand Membership Through Other Professional Associations.

Our Chapter already has continuing education (CE) approval from the CPA Board. That means that if you or your guest is a CPA you will earn CE credits from attending our meetings. We are also working with the local Estate Planning Council Chapter to accomplish the same result.

### 3. Retention.

We need to keep all of our existing members and encourage them to attend the Chapter meetings. The meetings are designed and set-up to enhance your business and knowl-

edge. So make an effort to attend all quarterly meetings.

### 4. Increase CFP® Student Membership.

If you know of someone in the CFP® study program, encourage them to join. Becoming a CFP® and being a member of the Chapter is a natural marriage for any professional.

### 5. Social Events

Last, but not least, we would like to have more fun social events. If you have any suggestions, give me a call or an E-mail.

Lets have a great year!

**Dale A. Pope, JD, CLU, RFC**  
**Vice-President, Human Resources**  
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## Welcome New Members!

**John Seifried, CFP®, ChFC**  
**Sean Shotzbergerm CFP®**  
**Jason Waggoner**  
**Doreen Dixon**  
**Lawrence Wiswall**  
**Shane McCormick**  
**John Mitsos**

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# Financial Planners Care Program

## *A Pro Bono Service*



During January 2005 the Pro Bono Steering Committee and Pro Bono Financial Planners met and decided the success for Pro Bono programs is dependant on a strong, vibrant and dedicated grass roots effort. Planners working in their business or residential communities are most likely to start programs and generate local newspaper, radio and community service media interest. The local media will be more interested in publicizing a Financial Planners community involvement than the regional major media outlets.

The PA prison systems now provide blue collar and white-collar training programs. But, they do not provide financial planning and financial awareness programs. The Commissioners provide some info about going into business and job costing in order to bid for work. They do not provide training on handling a checking account, coping with credit card debt, purchasing versus renting or leasing furniture and appliances, and several other topics. As of Friday, February 18th the Philadelphia Prison will institute an FPA sponsored Financial Planning training

We also believe that your local State Legislative Representatives should be involved. We have ten (10) Legislative Representatives in just Bucks County PA. Our PA, NJ and DE serve areas comprises approximately 20 counties and should consist of approximately 100 Legislative Representatives. But, for us to be successful we need the FPA Financial Planners to solicit their particular representatives to join FPA in our Pro Bono mission. Also, we could be a source to helping a Representative when he or she has a constituent who needs assistance with a serious financial situation. We could involve CFP® candidates to assist in the financial planning evaluation and recommendations, under supervision, which would provide the candidate with work credit towards their eligibility. The Representative looks good, the Planner may get some free PR, but more importantly a needy person may just get their life turned around. You should get involved in this effort.

Every County has a prison system. A few years ago a PA Governor mandated that ever prisoner is to be educated and trained to go back into society with a marketable skill.

*"How wonderful it is that nobody need wait a single moment before starting to improve the world."*

*Anne Frank*

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program from soup to nuts. You should get involved in a similar program in your County.

These are only two examples of how FPA Financial Planners can participate in the Pro Bono service. But, we need your ideas and involvement. When Planners get involved it should give us unlimited ideas and opportunities to make a substantial difference in our Local Communities and in turn our Counties, our State and our Country. Yes, I do think big since it doesn't take any more energy. It is better to set high goals and miss them rather than set low goals and achieve them. We only fool ourselves in believing we achieved great things. So let's go big and set the stage for FPA National to learn from us. Sign on Today.

We will be mailing to each Planner in each County per State to ask for your involvement. But, don't wait to be involved either as a Planner-Team Leader or a team member. These opportunities are exciting. We look forward to hearing from you. Also, six power point presentations are in process, two have been completed, and four are waiting for volunteers. Call or email me about them.

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## **FPA Launches Fresh Identity Statement Provides simple way to share Core Ideology**

Committed to positioning ourselves as the organization of the financial planning community, FPA® felt it was increasingly important to have a singular statement that reflects who we are, but also what we aspire for the association.

Out of this vision came a new identity statement: FPA - The Heart of Financial Planning. Going beyond mere words, FPA seeks to tie a feeling to the organization, a feeling so many of us experience each and every day. Whether we work with clients or those who serve them, we help make a difference in their lives.

This statement encompasses our Core Ideology, bringing together those who deliver financial planning, those who support it and those who benefit from it - reflective of the first three statements in the Primary Aim.

At last year's Leadership Conference, chapter leaders asked if there was a simple way to say the Primary Aim. Our identity statement serves to provide that.

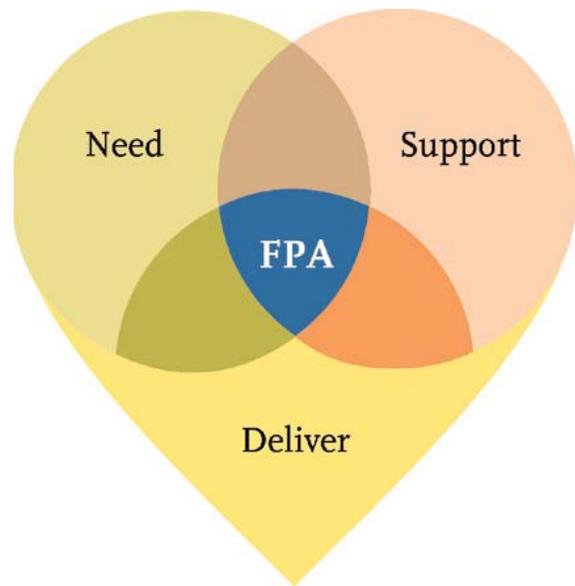
FPA hopes to embrace this simple yet powerful statement as a way to share and practice our Core Ideology. With the help of our chapters and members, keeping this statement in the center of our thoughts is key to keeping compassion and integrity in our work. FPA is indeed the Heart of Financial Planning!

## **Career Opportunity**

### **Financial Planning Director**

CFP® professional needed to manage the financial planning division of an established Bucks County fee-only financial planning/advisory firm. Candidate should possess strong client skills and be well versed in planning software. Salary and incentive to build own client base available.

**Please e-mail resumes to:**  
**dmccarthy@cpaginc.com**



# Education



Wow! The members of our chapter are blessed to have such fine volunteers on the Education Committee. Liz Donaghy and her sub-committee (Paula Nangle, Kathy Holden, Mark Turner and Michael Paregian) have done a fabulous

job of putting together our quarterly dinner programs. The new format, starting at 4 PM, was a hit in January, so if you didn't come to hear Grady Cash (who got excellent reviews) plan on getting to the March 16th meeting at the Radnor Hotel earlier than usual. And you will want to attend: our lead speaker is columnist and psychologist Olivia Mellan who will address Money Psychology for Financial Advisors; and our sponsor presenter is Jim Quance, Managing Partner of Life Settlement Alliance, a company partici-

pating in one of the fastest growing areas of our industry.

Thanks to Chris Stewart and committee members for getting electronic CFP CE reporting in place. We're done with all the paper forms.

Mark Rioboli and Bill Krempa have led a great group of volunteers to create one of the strongest programs we've offered for the annual symposium. Committee members include Chuck Boochar, Burt Hutchison, Rosa Kohler, Anita Krische, Paul LaViola, Beth Mastromarino and Martina Wilson-Farmer. Mark your calendars now for May 2nd at The Hilton Philadelphia on City Avenue. Topics include AMT planning, a tax update from Washington DC, Managing Risk with Options, and two sessions on long term care and geriatric care management. The cost will be the same as last year: \$175 for 6 or 7 hours of CE and great

networking. If you're serious about working hard for your clients this is a can't miss meeting.

The Fall Retreat date and location are set: September 20th at Pine Crest Country Club in Lansdale. So mark your calendars and stay tuned for program information.

Please let me know at [jrl@ctcdelaware.com](mailto:jrl@ctcdelaware.com) if you have time you are willing to give or ideas you wish to share so that our chapter's education programs continue to improve.

Continued success,

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*Define your business goals clearly so that others can see them as you do.*

**- George F. Burns**

*The measure of success is not whether you have a tough problem to deal with, but whether it's the same problem you had last year.*

**- John Foster Dulles**

*Argue for your limitations, and sure enough, they're yours!*

**- Richard Bach, Illusions**

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# Government Relations



**FPA Government Relations Advocacy Site Online.** For the latest information on advocacy issues, please go to [http://www.fpanet.org/member/govt\\_relation/index.cfm](http://www.fpanet.org/member/govt_relation/index.cfm). The GR web site contains recent FPA comment

letters, links to important CFP® professional issues, securities, insurance, and tax information.

**FPA Files New Comment Letter on B-D Rule; Requests Transition of Fee Accounts to Advisers Act.** The Financial Planning Association™ filed its third comment letter in recent months on the controversial broker-dealer rule that would exempt fee-based brokerage accounts from oversight of the Investment Advisers Act of 1940. In its February 7 letter, FPA urged the Securities and Exchange Commission (SEC) to withdraw the rule and adopt an interim rule to allow the transfer of fee-based accounts to a broker-dealer's adviser affiliate, or to register as an investment adviser to handle those accounts. FPA also urged the SEC, among other things, to conduct a special study to review overall regulation of brokers and advisers when the two provide similar advisory activities. The SEC has pledged it would take action on the final rule by April 15. Visit [www.fpanet.org](http://www.fpanet.org) Members & Professional section for the full twenty-five page comment letter.

**Progress Made on Electronic Form ADV, Part II.** NASAA, the SEC, and the NASD representatives are working on a system for electronic filing by advisers of Part II of Form ADV through the IARD system. Sometimes called the "brochure," Part II provides details regarding an adviser's services, background, and how they calculate their fees. Prospective clients must be given a copy of Part II, and it usually must be offered to existing clients once a year. The regulators are looking at a system where Part II would be filed electronically at the same time as Part I, then made public on the IA Public Disclosure web site. One issue that

must be resolved is whether there will be one uniform Part II, or if the SEC and NASAA will have separate requirements.

## Help FPA Represent Your Interests In Washington.

The Financial Planning Association's Political Action Committee (FPA-PAC) was created to support candidates for federal office who have demonstrated support for the financial planning profession and issues of interest to financial planners. It is a valuable tool that can enhance our efforts to represent your interests in Washington and ensure FPA's voice is heard. Contributions to FPA-PAC are entirely voluntary. Please help FPA support your interests in Congress by giving generously to FPA-PAC.

## YES! I want to contribute to FPA-PAC.

Enclosed is my personal contribution in the amount of:

\$25 \$50 \$100 \$250 \$500 \$Other

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Asset Management

check cannot be accepted, however, sole proprietorship monies are acceptable. Only U.S. citizens and persons admitted to the U.S. for permanent residence may contribute to FPA-PAC. Federal government contractors are prohibited from contributing. All contributions prohibited by law will be returned to the sender. Federal law requires political action committees to report the name, mailing address, occupation, and name of employer for each individual whose contributions aggregate in excess of \$200 in a calendar year. Make checks payable to FPA-PAC and mail to:

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1615 L Street, N.W., Suite 650  
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# Register Today for the March Quarterly Dinner Meeting!

Registration Form on Page 7

## DON'T BE LEFT OUT!

DO WE HAVE YOUR CORRECT EMAIL ADDRESS?  
PLEASE CHECK BY LOGGING ONTO OUR WEBSITE AT:  
[WWW.FPAPHILLY.ORG](http://WWW.FPAPHILLY.ORG)

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# Public Awareness



## **FPA-PTSA Media Participation Team.**

With last year's hiring of Perception, Inc., a public relations firm, members of our chapter helped promote the value of working with an advisor and created more visibility for the FPA-PTSA and the CFP® license.

Media opportunities consisted of serving as sources for newspaper articles, a special supplement on retirement planning in the Philadelphia Inquirer, and numerous television appearances.

In an effort to leverage our relationship with Perception, Inc., for 2005 we have decided to create a Media Participation Team to expand our chapter's relation with the media. Late last year an email was sent to all members of our chapter to solicit them for participation on this team. Twenty-seven members responded, submitted the required documentation, and agreed to fulfill the responsibilities expected of them.

Members of the team will be responsible for responding to Perception's notices of media appearances and sources for articles. In addition, members will be assigned specific weeks

in which they will be responsible for submitting a story idea to Perception. Our goal is to submit at least one story idea per week. This should help generate numerous media opportunities and build public awareness of the FPA and the benefits of financial planning. The generation of story ideas is expected to begin the week of February 14th.

## **Financial Planning Awareness Week (October 3rd - 9th).**

This year we are exploring the possibility of hosting a Gala as the main event during the week, probably on Tuesday, October 4th. The event may be tied to a local charity, include awards (one might be for the media person who had the most impact on promoting the benefits of financial planning), and might involve local celebrities to help promote the event. Mike Mattise is currently researching this opportunity for what could become our chapter's signature annual event. This would be a significant undertaking and we would need the support of our members to make an event like this a success.

Pamela Holland-Townsend has also agreed to help plan and coordinate the other activities for this week's events. Activities like proclamations and community involvement, such as, education at libraries and schools, and media segments.

**Newsletter and Web Site.** Four issues of our newsletter are scheduled to be distributed in March, June, September, and December via email notification and posted on our web site. Even past issues of the newsletter can be viewed on our web site under the Members section.

Have you taken a look at the PFA-PTSA web site lately? The address is [www.fpaphilly.org](http://www.fpaphilly.org). View the latest information about our chapter meetings under the Calendar of Events. Now you can even register for our meetings online. Go to our Members section for presentation handouts, to view the newsletter, and for study group information. Looking for a new employee, then post your classified ad in our Jobs Listing section? It's free and you enter the information yourself with the easy to follow instructions. Take the time to check it out and see how you might be able to become more involved in your FPA chapter activities.

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## The Benefits of FPA-PTSA

### Membership Just Got Even Better!

**Beginning in 2005 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 2005

### Regular Advertising Rates

Ad Size	Non-Member Price	50% Discount Member Price
Full Page	\$600	\$300
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Full Page (4X)	\$2000	\$1000
1/2 Page (4X)	\$1000	\$500
1/4 Page (4X)	\$500	\$250

\* For more information about advertising, please contact our Newsletter Editor, Johanna Walters at [johannawalters@comcast.net](mailto:johannawalters@comcast.net) or 610-466-9497

# Study Groups



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**  
1604 Bane Way  
West Chester, PA 19380  
610-431-1036  
jphalpin@msn.com

## 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: Planco/Hartford  
1500 Liberty Ridge Drive  
Wayne (Chesterbrook) PA. 19087

## 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  
2005 Dates: April 19, Sept. 20, & Oct. 18

## Allentown/Doylstown Group

John D. Rossi, CPA, CFP®  
610-861-1380  
mejdr01@moravian.edu  
Moravian College  
1200 Main St.  
Bethlehem, PA. 18018  
Schedule: call/email John Rossi

## The Ambrose Financial Group

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### Position Requirements

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*An average of six digit fee and commission earned over the past three years*

*NASD Series 7, 63, 65, and insurance licenses preferred*  
*Excellent communication and client relationship skills*

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## HELP WANTED: South Jersey Group

**We are looking for a Group Leader for the South Jersey Group. If you are interested, please contact Joe Halpin at [jphalpin@msn.com](mailto:jphalpin@msn.com)**

### NEW GROUP: Wilkes-Barre Scranton/Pocono Area

Melissa C. Diana, CFP®  
570-714-1402  
melissadiana@epix.net  
Schedule: call/email Melissa

### New Group: Jenkintown Area

Jim Dresselaers, CFP®  
1-800-667-0952  
2005 Dates: March 22 ; April 19 ; May 17

### Center City Philadelphia Group

Rich Busillo, CFP®  
President, RTD Financial Advisors, Inc.  
30 S. 17th Street  
Philadelphia, Pa. 19103  
215-557-3800 [rbusillo@rtdfinancial.com](mailto:rbusillo@rtdfinancial.com)  
Please contact Rich by email for schedule of meetings or call Amira Adams at RTD.

### South Jersey Group

Stuart Brill, CFP®, EA, CLU  
856-797-5000  
sbrill@rjfs.com  
750 Route 73 South, Suite 111,  
Marlton, N.J. 08053  
Schedule: Second Wednesday of the month  
(6:00 PM - 8:00 PM)  
Location: AG Edwards & Sons  
901 Route 73 & Lincoln Drive  
Marlton, N.J. 08056

### Jersey Shore Group

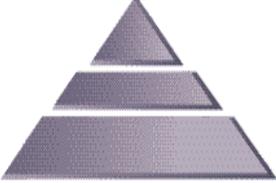
Larry R. Schneider, JD, CFP®  
609-653-0052  
Larry.R.Schneider@exp.com  
American Express Financial Advisors 2000  
Shore Road, Suite 201  
Linwood, N.J. 08221  
Schedule: 3rd Thursday of each quarter  
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