



THE FINANCIAL PLANNING ASSOCIATION

Philadelphia Tri-State Area

www.fpaphilly.org

A Gold Level Chapter

December 2006

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:

We write to present an exciting opportunity which will give you the chance to "give back". The chapter is looking for approximately 30 members to participate in a joint effort with St Joseph's University undergraduate program. Although the course is an estate planning course, the invitation is not limited to those whose practice includes estate planning, but these practices will be given first priority.

Professor Christopher Coyne, who is a newly elected FPA Philly Chapter Director, will teach an estate planning class in the semester beginning January, 2007. Approximately 30 students have enrolled in his class. As part of the curriculum, Professor Coyne intends to include two assignments with volunteers from our chapter.

Assignment one will require the students to spend up to an hour discussing a set of estate planning related questions with a practitioner.

Assignment two will require the students to spend a "shadow day" in a practitioner's office.

Students are the future of our profession, and this is a great opportunity to con-

tribute to the learning of financial planning by a motivated and accomplished group of college students. We need volunteers to make it happen, so if you fit the requirements please step up. The interview and "shadow day" visit must be completed by the end of April, so we need to get started now.

Why should you do so?

- Because sharing your expertise will be a learning experience for you; there's nothing like questions from smart but inexperienced folks to sharpen one's skills.
• Because we fully expect some of the students to become interns in local practices later in 2007, your practice could be at the head of the line. Your chapter has begun work outlining requirements for an internship program that will make the program more acceptable for credit at local universities.
• Because success at this pilot program could lead to much greater involvement of our chapter with undergraduate and graduate programs at local universities.

If you would like to volunteer please email Chris Stewart at ccstewart@comcast.net . More details will be provided to the volunteer group.

Continued success,

Christopher Coyne. PhD, CFP®, RFC, COI Director

Jeffrey R. Lauterbach, JD VP Education

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Mark Your Calendars

January 25, 2007
Quarterly Meeting
4:00 -7:00 PM

Airport Embassy Suites
Hotel, Phila. Airport

March 20, 2007

Quarterly Meeting
4:00 -7:00 PM

Phila. Marriott West Hotel
Conshohocken, PA

May 22, 2007

7:30am - 5:00pm Annual
Spring Symposium

Villanova University,
Villanova, PA

2006 Board of Directors

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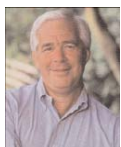


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Joseph P. Halpin, CFP®
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President's Message

2007 - New Blood, Student Programs, Better Meetings and Steve Wetzel!



You have a lot to look forward to in 2007. We just completed our annual Board strategic planning meeting and here are the highlights:

New Blood

During the fall election, you voted in six new members to the board. Add to that, the four board members elected in 2005—now there are ten new board members. "New blood" is what that is called. And they are going to make a difference in the chapter. This is probably the one thing I am most proud about as outgoing president.

Student Programs

Membership at the FPA National level has been hovering around 27,000 members for the past few years. But, the student movement is very strong. No less than four universities in the Delaware Valley teach CFP programs. Our members are interested in being involved to lecture, mentor and employ these students. In 2007, you will see opportunities to grow the profession with students in our chapter.

Better Meetings

Last year's meetings were the best ever—but 2007 should succeed that! More networking opportunities and great speakers are being planned. We think study groups can also work better. To say that Jeffrey Lauterbach and his crew (Ty Agar, Burt Hutchinson, Paul LaViola) are working to do a great job is like saying Jessica Simpson is hot - it's pointing out the obvious - but agreeable, nonetheless. We expect to better integrate member activities with the students and pro-bono (thank you Gene King) in 2007 as well.

Stephen Wetzel

I was planning to write something smart-a**ed about Steve. The fact of the matter is: he is great choice to be your 2007 chapter president. He commutes to NY to teach the CFP program at NYU, he runs a financial planning practice and he has served this FPA Philadelphia Chapter for 10 years. Somehow, he finds time to volunteer for the Boy Scouts and be always involved with his family. Steve will bring out the best in all of us. Get to know him!

Lastly, let's give our special thanks to outgoing board members who volunteered: Liz Donaghy, Joslyn Ewart, Jennifer Fox, Don Nicholson, Dale Pope and Irvin

Schorsch.

See something you like?

We welcome your ideas. Please contact me: john@taxlegalfinancial.com or (610) 251-9393.

John O'Brien, CFP®, CIMA
Ortner, O'Brien & Ortner Advisory Group
Chester County Commons
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Malvern, PA 19355
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610-672-9676 fax
john@taxlegalfinancial.com
www.taxlegalfinancial.com

A True Life Settlement Success Story

Client: 87 year old female
Policy: \$500,000 Universal Life
Premium: \$38,520/year
Cash Surrender Value: \$2206

Client's Problem:

Mrs. John Doe, seriously in debt and burdened with an unaffordable premium, faced imminent foreclosure on her home.

Client's Solution:

Fortunately, her advisor suggested a life settlement. Offers were sought from eight (8) institutional funders for the purchase of her policy. The highest received was \$177,000. This settlement amount was more than sufficient to allow Mrs. Doe to pay off her debts and remain in her home.

Could *your* client benefit by selling his/her policy for considerably more than cash surrender value? (Term policies purchased as well.)

Call Stan Silverman Today!
610-449-0402 • 888-55-ASSET

Advanced Funding Corp.
Havertown, PA

This ad is intended for insurance and financial professionals only. Life settlement amounts are based on numerous factors. Actual results will vary. The average purchase price obtained by sellers is approximately twenty-two percent (22%) of the face amount of a qualified life insurance policy. Some or all of the proceeds of a life settlement may be taxable under federal or state income tax laws. Advice from a professional tax advisor is recommended.

Are you working with a Certified Mortgage Planning Specialist?

Don't miss out on this tremendous opportunity to retain your clients' trust and loyalty while adding significant value to your advisory relationships. The CMPS curriculum incorporates five essential skill sets related to integrating a client's mortgage, debt, and home equity strategy into their overall financial plan:

- Financial Market and Interest Rate Analysis
- Cash Flow & Debt Analysis
- Real Estate Equity Management
- Real Estate Investment Planning
- Mortgage & Real Estate Taxation Concepts

In addition, CMPS Professionals are qualified to provide continuing education content to CFP® practitioners. The CMPS certification course is accepted by the CFP® Board of Standards for 13-20 hours of CE credit. Seminars can be conducted for individuals, companies, associations and study groups.

Working together with your practice will create tremendous value for one another, while comprehensively serving the needs of your 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



Date: Thursday, January 25, 2007
Time: 4:00PM to 7:00PM
Location: Airport Embassy Suites Hotel, 9000 Bartram Ave.,
 Philadelphia, PA 19153 - 215-365-4500

4:00 PM- Registration, Networking, Cash Bar & Heavy Hors d'oeuvres
 5:00 PM- **"Mid-Cycle Slowdown"**
 6:00 PM Speaker: Christopher Probyn, Ph.D., Managing Director, Chief
 Economist, State Street Global Advisors.
 (One CFP®, CPE CE Credit approved; One PA Insurance CE pending)
 6:00 PM- **"The New Tax Legislation that Every Financial Planner Should Know"**
 7:00 PM Speaker: Richard Furlong, Jr., Sr. Stakeholder Liaison, IRS
 (One CFP®, CPE CE Credit approved; One PA Insurance CE pending)

Advance Registration

Name: _____ Guest Name: _____
 Company: _____
 Address: _____
 City, State, Zip: _____
 Phone: _____ E-Mail: _____
 FPA Member @ \$50 _____ **I am a New Member** _____
 Pre-Pay (4 Quarterly Mtgs.) @ \$160.00 _____
 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, please contact Chris Stewart at 215-295-0729.

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.

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

- 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.

New Program!

CERTIFICATE IN FINANCIAL PLANNING



Lerner College of Business and Economics
and Professional and Continuing Studies

302/831-2746 • continuing-ed@udel.edu
www.continuingstudies.udel.edu/fp/

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**

Human Resources



I am delighted and about our incredible benefits and honored to have been resources.

lected to the post of Vice President of Human Resources for the chapter. I want to thank Dale Pope for leading the Human Resource effort since

January 2005. Dale has generously agreed to remain on the HR committee which includes Brian D. Applestein, CFP®, Ryan Burke, CFP®, Steven B. Geiger, David L. Hoyer, CFP®, Louis E. Mann CFP®, CSA, Pedro Rivera, J.D., Stephen G. Smith, J.D., RFC, and Martina Wilson-Farmer, CFP®. Please contact all of us with your questions and ideas to get the most from your membership with the chapter. Don't know how to find their contact information? We'll get to that in a minute.

Our committee has two goals. First, we want to ensure that you are getting everything you possibly can from your membership. Second, we want to share our tremendous resources and benefits with more members than ever before. In this and future newsletters, we will have a **Did you Know?** section to help you learn

Did You Know that you can find other chapter member's contact information (like the committee members) on the FPA Tri-State Website www.fpaphilly.org? Log in and click on Members. At the bottom of the screen, you will find a box labeled **FPA National Links** and click on **Find a Member**. You can search by name, city, state, zip and chapter affiliation. Need to speak with a chapter officer or director? Go to www.fpaphilly.org and click on members then Board of Directors.

Mark Rioboli, CFP®
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mrioboli@independenceadvisors.com

"Always dream and shoot higher than you know you can do. Don't bother just to be better than your contemporaries or predecessors. Try to be better than yourself."

William Faulkner (1897-1962)
American novelist and short-story writer
won Nobel Prize for Literature in 1949

"Always bear in mind that your own resolution to succeed is more important than any other one thing."

Abraham Lincoln (1809-1865)
16th President of the United States



February 6-8, 2007
The Westin Westminster
Denver, CO

FPA Business Solutions 2007 is right around the corner! Be sure and register for Business Solutions, February 6-8 in north suburban Denver, Colorado. Business Solutions is a comprehensive hands-on two-day program tailored to your unique needs as an adviser, and customized to your current firm size and business challenges. Whether you're a new adviser trying to get started, or an established one trying to manage growth and improve profitability, or planning for your succession, this conference is made for you. Go to www.FPASolutions.org to register or ask your Member Service Specialist.

Financial Planners Care Program

A Pro Bono Service



This year our Pro Bono program met with many personal obstacles and a few business problems. As a result I didn't achieve what was planned. We had a few excellent programs.

Pat McFadden prepared a seven-week seminar for "The Partnership CDC" (West Philadelphia Community Development Center). It was one-hour each week. About eight different subjects were addressed with the aid of power point slides. Several FPA Pro Bono committee members joined Pat in the presentations. Congratulations to Pat and everyone who participated.

We look forward to endorsements to other CDC agencies in our PA, NJ, and DE service area. If you know someone in the CDC agency in your community, I ask that you first contact Beth Moreau

We appreciate Beth's willingness to coordinate this important role of tracking who is

working with what non-profit, 501(c)(3) organizations. As you may imagine it would be embarrassing to FPA if multiple people are contacting an organization in its service area and we didn't know multiple planners desired to work with and assist such organizations. When more than one planner wants to work with a community organization we will put those interested members together. So please work with us in these endeavors. You may reach Beth by mail, phone, email, fax, or pony express. Thanks Beth for all that you do. The following is her contact information (except for pony express): Beth Moreau, CFP®, Morgan Stanley | Global Investor Grp, 1 Tower Bridge, 100 Front Street, Floor 12, West Conshohocken, PA 19428, work 610-260-7351, fax 212-507-8245, email beth.moreau@morganstanley.com

On November 16, 2006 we participated in the Department of Labor's program "Why Go Broke" that was held at the University of Pennsylvania. Al Marland, Bill Suplee, Russ Weiss, Judy Wetzel and I hosted the FPA Financial Planning table and answered several questions and provided some FPA brochures to those who were interested.

DOL allocated 20 minutes to each topic but expanded our presentation on Basic Financial Planning to 40 minutes. It was well received. Next year FPA will be a primary partner who will assist DOL in the agenda and programs.

In January 2007 we will resurrect the Pro Bono efforts. A meeting will be announced. If you are interested you will need to pre-register so we can make sure we have a large enough room for seating and snacks. We look forward to your involvement in 2007. We hope you will be onboard with us, so the general public will see what Financial Planning and Planners can do.

Have a great holiday season, a very Happy New Year and good health.

Sincerely,

Eugene A. King, MST, CFP®, CSA
King Financial Advisors
1631-B Loretta Avenue
Feasterville, PA 19053
Phone: 215.364.9160
Fax: 215.364.6858
gene@kingfinancialadvisors.com

WHETHER ON WALL STREET OR ON MAIN STREET



Succeed with a specialized M.S. in Financial Services

Corporate and financial recruiters are looking for professionals with greater specialization and stronger quantitative, economic, and financial modeling skills to manage today's complex financial products and processes. With our real-time Wall Street Trading room, practitioner faculty, and curriculum support from the Arrupe Center for Business Ethics, a degree from Saint Joseph's University is the logical next step toward advancing your career.

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- Two convenient campuses in Philadelphia and Collegeville
- Board-certified to satisfy CFP® education requirements
- Stand-alone CFP certificate program for MBAs
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For further information, call David Benglian at 610-660-1626 or visit sju.edu/hsb/fsp

 **SAINT JOSEPH'S UNIVERSITY**
Erivan K. Haub School of Business

Spirit | Intellect | Purpose



FPA National Insurance Benefit Program

September 1, 2006

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



DON'T BE LEFT OUT!

**DO WE HAVE YOUR CORRECT EMAIL ADDRESS?
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!

Public Awareness



This year the FPA-PTSA Chapter showed up and showed out. Great meetings, great speakers, great networking, great CE opportunities, and providing community outreach under

great leadership, made 2006 another stellar year for our chapter. In recognition of the chapter's efforts, we again achieved the gold award of excellence thanks to the dedicated efforts of the chapter's board and active membership.

Financial Planning Awareness Week (Oct. 2 - 8) was kicked off with a press conference held in Conversation Hall located in Philadelphia City Hall where proclamations from state and local officials were prominently displayed. The week was also promoted throughout the week via the illumination of the Crown Lights atop the PECO building in Center City Philadelphia. Throughout the week media members held free seminars on subjects that included general financial planning, education, retirement, and divorce planning. Sites for these seminars ranged from libraries to colleges to employment workplaces. The dynamic trio of Bill Love, David Emery, and Russ Weiss participated in the Oktoberfest in New Hope handling out literature, fielding finance questions, and promoting the importance of the FPA-PTSA chapter. This trio also hosted a Q & A session on finance at Delaware College in Doylestown, and David Emery conducted a worksite seminar

on Education Planning. The incoming Vice-President of Public Awareness, Joe Halpin appeared on Financial Planning Perspectives, a Berks County public access TV show to discuss the FPA and its role in promoting financial literacy and planning. Throughout the year, the media participation Team submitted some great story pitches and many responded to national media inquiries.

I personally wish to thank every member of the Media Participation Team for their support and commitment. As a result of the recent election, I will be a returning board member and I will continue to serve as a member of the media team because it is a vital part of the chapter and I am confident that Joe Halpin will lead the chapter's public relations efforts to a new level. The Media Participation Team is a great committee and a way to promote the FPA and add value to the community we serve. I therefore encourage those of you who have earned the CFP® designation to consider the Media Participation Team.

Finally, I also thank the entire FPA-PTSA chapter membership for affording me the opportunity to serve as Public Awareness VP. It has been a pleasure and an honor and I look forward to the chapter's future efforts.

Pamela Townsend, CFP®, CRPC®, CLTC
Vice President, Public Awareness
First Financial Group
Two Bala Plaza, Suite 901
Bala Cynwyd, PA 19004
(215) 869-5247
pcht@comcast.net

"Formulate and stamp indelibly on your mind a mental picture of yourself as succeeding. Hold this picture tenaciously and never permit it to fade. Your mind will seek to develop this picture!"

Dr. Norman Vincent Peale
1898-1993
Author of
The Power of Positive Thinking

"You have to trust in something -- your gut, destiny, life, karma, whatever. This approach has never let me down, and it has made all the difference in my life."

Steve Jobs
(1955 -)
CEO of Apple Computer and Pixar Animation Studios,
from Stanford University commencement address, 6.12.2005

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 2006

Regular Advertising Rates

Ad Size	Non-Member Price	50% Discount Member Price
Full Page	\$600	\$300
1/2 Page	\$300	\$150
1/4 Page	\$150	\$75
Full Page (4X)	\$2000	\$1000
1/2 Page (4X)	\$1000	\$500
1/4 Page (4X)	\$500	\$250

* For more information about advertising, please contact Johanna Walters at 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



HELP WANTED

Jenkintown
Allentown

We are looking for Group Leaders for the Jenkintown Group and the Allentown Group
If you are interested, please contact Joe Halpin at
jphalpin@msn.com

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: Planco/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
rbusillo@rtdfinancial.com

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



Volunteers have again stepped up to provide members with great educational programs for 2007. Mike Paregian as chair with assistance from Theresa O'Hara and Steve Smith will focus on our quarterly meetings. Mark January 25th on your calendar. The meet-

ing will be at the Embassy Suites at the airport, the usual 4 PM - 7 PM format.

While you're working on your calendar, the March meeting is the 20th at a new location: the Marriott in Conshohocken. And the Spring Symposium (back at Villanova) is May 22nd.

We've got a great Symposium committee (Russ Weiss, Tom Ingram, Bill Krempa, Sam Wurtzel and Paul LaViola) and look forward to building another outstanding program.

Please let us know if you have heard a great speaker at an industry meeting. Finding folks who know a lot and can communicate is always a challenge. Send emails to me at jefflaut@comcast.net.

Continued success,

Jeffrey R Lauterbach
1295 Stockford Road
Chadds Ford, PA 19317
610-909-7272
jefflaut@comcast.net



"Quality is never an accident. It is always the result of intelligent effort."

John Ruskin (1819-1900)

English art critic and social theorist

"You have to find something that you love enough to be able to take risks, jump over the hurdles and break through the brick walls that are always going to be placed in front of you."

George Lucas (1944 -)

American film director, created "Star Wars"

"You can't build a reputation on what you are going to do."

Henry Ford (1863-1947)

American industrialist, inventor

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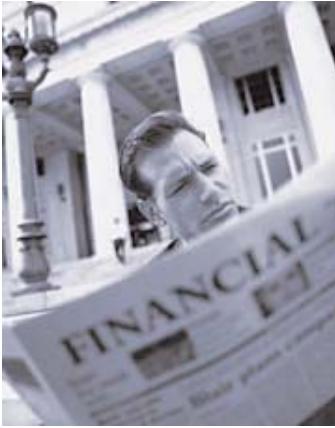
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Internships



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:

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Welcome New Members

Clay Ludlum, Printz Capital Management
Geraldine Raymond, CFP®, BlackRock
H W. Freed, CPA
Michael S. Helveston, CFP®, Vanguard
Douglas Dimmig
Todd Cederberg, Good Samaritan
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Giselle Fittizzi, Esq., Wachovia Wealth Management
James A. Hillman, First Command Financial Planning
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James M. Kelly, Jr., CFP®
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Steven J. Toto, CFP®, Wealth Planning Strategies
Ellie M. Cicchitti, Strategic Financial Planning
Frank W. Faverzani, CFP®, Ameriprise Financial Advisors
Louis D. Puglisi, CFP®, National Life Insurance
Massimo A Magliari, CFP®
Yoko Matsuoka, Sparx Japan Fund
Michael J. Hallinan, Jr., Mercer Advisors
Ronda Morganstein, CFP®, Ryan Beck

Sue Bunting, CPA, EZ Insurance Solutions
Christopher W. Flint, Lincoln Financial Advisors
William D. Madara, Apex Tax Advisors, LLC
Thomas W. Mooney, Vanguard
Patrice S. Hoenninger, CFP®, Wachovia Wealth Management
Debra O Hillman, Masland & Barrick Advisory, Inc.
Kimberly D. Swanson, First Command Financial Planning
Harvey W. Maclary, CFP®, Smith Barney/Citigroup Global Markets
Margaret M. Todd, CFP®, Bruton Financial Partners
Norman G. Fitzpatrick, Pioneer Investments
Jan M. Migeot, Watts Investments
James R. Rosnick, CFP®, Dreamcatchers Financial
Mitchell F. Politzer, Ameritas Direct
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John E. Asberry, CFP®, Members Financial Planning Center
Jeanette Mora, CFP®, Merrill Lynch
Mr. Alfred T. Benelli, CFP®, The Merlin Group
Paul C. McClatchy, CFP®, eMoney Advisor
L. Tom Burnley, Ameriprise Financial Advisors
Thomas A. Acker, CFP®, MetLife
Vicki C. Wooters, CFP®, Wooters Financial Planning, Inc.

FPA-PTSA: Members Caught on Camera!

November Quarterly Dinner Meeting



Speaker, David DeVoe from Schwab Institutional.



Keynote Speaker, Mitch Anthony, pleases the crowd.



Mike Paregian, new FPA-PTSA Quarterly Meeting Chair, thanks Mitch Anthony and shares a laugh.

2007 Board Strategic Planning Meeting



Newly elected 2007 FPT-PTSA President, Steve Wetzel, with new Board Member, Bill Suplee.



New Board Member, Chris Coyne, with Mark Rioboli, Steve Wetzel, Jeffrey Lauterbach, and John O'Brien.



Steve Geiger with new Board Member, Paula Naugle.



2008 President-Elect, Scott Michalek, with Paul LaViola.



New Board Member, Don Nicholson, Jr., with Pam Townsend.



Joe Romano, Paula Naugle, and Bill Suplee.



New Board Member, Cathy Seeber, with John Hochschwender and Scott Michalek.



Classified Ads



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**Contact Michael McGlashen for a confidential conversation.
Cell 267-738-3350**



FPA Member-Get-A-Member

Paris

The Financial Planning Association® (FPA®) would like to extend its appreciation and gratitude for a job well done! Thanks to you FPA continues to grow stronger. The first leg of the recent Member-Get-a-Member program resulted in over 300 referrals and almost 80 new members.

And we have a winner! Robert L. Brown from Tax & Financial Group in Newport Beach, Calif., recruited two new members before anyone else. An active board member of FPA of Orange County, he wins a video iPod for recruiting two members early in May. And he's on board for a possible trip for two to Paris in September 2007.

The chances to win just keep coming! Our next round of Member-Get-a-Member kicked off August 1, and we already have new members coming in the door. Sponsoring members are in the running from some amazing rewards:

- A \$500 gift certificate for a PDA device, service and accessories is yours if you have the most referrals who join between August 1 and September 30.
- An FPA Form ADV Part II template to customize your business for your SEC filing goes to the member who recruits the first three new members between August 1 and September 30.
- Every member you refer who joins along the way brings you closer to the ultimate reward. Say "Bonjour!" as you win a trip for two to Paris!

We help with all of the referrals you give us by sending them membership information and including them in recruiting incentives. However, it is your personal contact — reminding them of the benefits that you enjoy with your FPA membership — that turns them from prospects into members. Be sure to follow up with your referrals and encourage them to join.

Make sure you get credit for your referrals. Fill out the referral cards (be sure to include your name and contact information first) included with the Member-Get-a-Member mailings, or go online to www.FPAnet.org/join/friend.cfm and enter your referrals electronically. Ask your referrals to include your name on their applications.

Thank you and keep up the great work!

Julie Massaro
Director of Membership and Chapter Relations

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